

# The NATIONAL UNDERWRITER

*Life Insurance Edition*

3

3rd WARTIME SALES DAILY

**To Every NALU Member  
Who gave up his  
1942 Convention seat  
to this Lady . . .**



**W**E'RE mighty sorry that we won't have the pleasure of your company in Minneapolis this month. We looked forward for a long while to playing host to you and, judging by advance reservations, a good many of you were setting your sights for a visit to the City of Lakes. But war put the S. R. O. sign on the nation's transport facilities and you cheerfully gave up your Convention seat to the Lady whose proud figure, with torch upheld, stands for Liberty and Freedom and Right and Justice — all those tremendously important things which America is fighting to preserve. And we heartily agree that nothing must interfere with prosecution of the cause she represents.

Foregoing a full-fledged Convention this year — valuable as that annual meeting would have been — is only one of the contributions which NALU men are making to bring victory. Many are serving in the nation's armed forces.

Many are devoting time and effort to civilian defense work. All are doing their part as exponents of the gospel of thrift — through Life Insurance and War Bonds — to maintain the strong economy and high morale so necessary at home if battles are to be won abroad.

We look forward to a gala *Victory Convention* in Minneapolis when the war has been won. And we hope you'll plan now to be on hand in this Land of 10,000 Lakes when that day comes.

W. W. SCOTT, General Chairman  
Lincoln National Life

W. S. LEIGHTON, Co-Chairman  
New York Life

A. R. HUSTAD  
Northwestern National Life

D. J. LUICK  
Connecticut General Life

R. G. HICKERSON  
Canada Life

F. T. McNALLY  
Massachusetts Mutual Life

E. J. SHERMAN  
Penn Mutual Life

1942 Executive Convention Committee of the

**Minneapolis Association of Life Underwriters**

*(This space contributed by Northwestern National Life Insurance Company)*

THURSDAY, AUGUST 20, 1942

*Through Our Convention Representative,  
Grant Taggart, and President O. J. Lacy,*

## **CAL-WESTERN PAYS TRIBUTE TO N.A.L.U.'S "SOLDIERS OF FREEDOM"!**



O. J. LACY



GRANT TAGGART

**I**N THESE TIMES, the contribution of an individual or a group to the nation's war effort must be measured in terms of its effect on the winning of the war, and the effect it will have on the national welfare when peace finally comes. Thrift helps the nation in war, and prepares its citizens for peace. We compliment the Life Underwriters of America, through their official organization, the National Association of Life Underwriters, on their monumental contribution to ultimate victory through the sale of new Life Insurance, and the sale of U. S. War Savings Bonds!

**California  
Western  
States  
Life  
Insurance Company**

HOME OFFICE

SACRAMENTO

## *Anti-Inflationists*

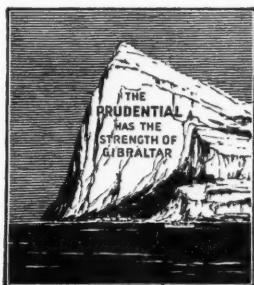
"Dealers-in-Dollars" would be a good term for those engaged in the business of life insurance. Dollars are our stock-in-trade. It is our chosen job to assemble, conserve and finally redistribute these tokens of value.

None should be more active than ourselves in doing everything possible to keep up the buying power of our national currency by keeping down the cost of commodities and services.

Fortunately, two of the most effective means are entirely within our province:

1. Helping the sale of War Savings Bonds and Stamps.
2. Convincing our clients of the necessity for putting another good share of the family's income into premiums rather than outright purchases.

Toward both of these anti-inflation objectives let us all lend our ardent support.



**The Prudential**  
Insurance Company of America  
Home Office, NEWARK, N. J.



## FULL MEASURE FOR THE FIELD

The past decade has dulled the edge of many selling tools Life Insurance Salesmen formerly considered their best.

- *Declining interest earnings brought higher premium rates.*
- *The number of conversion options and guaranteed conversion rates dwindled.*
- *Settlement options became less generous.*

Occidental, along with all companies, bowed to this course of events.

### BUT

Occidental added to its ratebook *new* tools to compensate the Field for such necessary restrictions.

### Here is the Record:

1930—Top commissions on key Term Insurance plans.

1932—Company *retained* Monthly Income Disability, contrary to an almost universal trend toward discontinuance. Continued to offer \$10 of monthly income for each \$1,000 of insurance, with waiting period of only 4 months.

1933—Popular Premium Deposit Agreement—a savings fund for policyholders, for use along with regular premium payments.

1935—Family Income plan made available in rider form—attachable to *any* Life policy, including Term, new or already in force.

1936—Lifetime Renewals (5%) on Life policies for full time Agents.

1937—Commercial line of Accident and Health policies in addition to an already complete line of Industrial and Intermediate Accident and Health Insurance.

1938—Five-Year Term policy, renewable to age 60, convertible to age 65, with renewal and conversion rates *guaranteed*.

1939—Wholesale Insurance for firms (10 to 49 employees) not large enough to qualify for the Company's Group Coverage.

1940—New Family Group Policy.

1941—Income Replacement Policy, low-cost monthly income for beneficiary from time of insured's death until he would have been age 65. (It is, in effect, a Family Income Rider to *supplement* any Life policy.)

1942—*The Policy With A Heart*—A & H written in combination with Life, but with these new advantages: (1) Claim payments not prorated in case of occupational change. (2) Waiver of Premiums for A & H portion also. (3) As much as \$10,000 Accidental Death Benefit with a \$2,000 Life policy.

!!! Maximum volume limit of non-medical business (male) increased to \$5,000.

!!! Retention on substandard risks increased.

## OCCIDENTAL LIFE INSURANCE COMPANY of CALIFORNIA

HOME OFFICE—LOS ANGELES

"THERE'S A STAR IN THE WEST"



## Curtain Falls on Wartime Gathering

### Adopt Long Range Am. College, C. L. U. Projects

#### Members to Buy Insurance with College as Beneficiary

The finishing touches were put on a project, during the N.A.L.U. convention in Chicago, to provide additional resources in years to come for the American College-C.L.U. enterprise and to create new educational vistas in the business.

The trustees of the American College Monday evening adopted a resolution which sets in motion a program for those holding the C.L.U. designations and friends of the work to buy life insurance, naming the American College as beneficiary or naming the college as contingent beneficiary of existing insurance. The program will be started at first in a few selected cities.

Those behind the plan hope that it can be developed into a model system that may appeal to alumni associations and those devoted to the welfare of other institutions.

A committee, headed by Benjamin Aik, Penn Mutual, New York, has been considering the idea for the past year. The American College trustees Monday evening took the necessary action to make it possible for the college, as a non-taxpaying institution, to receive the funds within the corporate powers of the college.

The American College trustees and the board of the American Society C.L.U. authorized appointment of a joint committee to decide what projects shall be financed with the funds to be derived and to allocate the money to these different undertakings. This is, of course, a very long range project.

### Rutherford's First Statement Given

The first official statement of James E. Rutherford as executive vice-president of the N.A.L.U. he gave at the fellowship luncheon Wednesday.

"I want the officers and trustees and the delegate body to know how much I appreciate the confidence that has been expressed in me here today," he said. "It would make any man feel humble to be chosen out of our 30,000 members and to be asked to take this post. I approach the work with the greatest humility. I do not look upon this as just a job or a position. Believing in the ideals of life insurance and life underwriting, I look upon it as an opportunity with you to serve the 65,000,000 Americans who own this institution of life insurance.

"I look upon this office as a responsibility, as an opportunity and as a challenge. No one appreciates more fully than I that only with the cooperation of the officers and trustees whom you elect can my work successfully be done. It must go even beyond that. Those of us charged with the responsibility of serving you must have the cooperation of every life underwriter in this country and must constantly aim toward assisting him to do a better job of serving



Grant Taggart, California-Western States Life, Cowley, Wyo., president-elect; John A. Witherspoon, John Hancock, Nashville, retiring president; and William H. Andrews, Jr., Jefferson Standard Life, Greensboro, N. C., secretary-elect, receiving distinguished service certificate presented by Boyd Fisher, associate field director U. S. Treasury Department, in recognition of the National Association of Life Underwriters' \$1,000,000,000 war bond sales record.



Dorothy Toomey, secretary to P. B. Hobbs, Equitable Society, Chicago, checking credentials of James D. Piner (foreground), Equitable Society, Ashtabula, O., while W. E. North, agency director New York Life, Chicago, a member of the credentials committee, looks on.

the American people. I pledge my full cooperation to you, to your officers and trustees, and I know I shall have from you all only friendly cooperation. "I know I shall have the fullest cooperation of Max Hoffman, Bill Jones and Don Barnes, and that knowledge is the source of great satisfaction to me. They are capable, and I know I shall find them grand associates."

### Good Fellowship Luncheon is N. A. L. U. Finale

#### New and More Intensified Bond Sales Drive is in Prospect

The wartime convention of the National Association of Life Underwriters at the Edgewater Beach hotel, Chicago, came to a close at a good fellowship luncheon Wednesday. All the issues had been resolved, the elections finished, business accomplished and the group relaxed to enjoy the comradeship of the hour. John Witherspoon sang his presidential swan song, Grant Taggart gave his maiden speech in the presidency and James E. Rutherford was announced as the executive vice-president and chief headquarters official and he gave a message.

The morning business session was a gathering of the delegate body to act upon decisions of the previous day on the part of the national council. That group, in addition to those who had been at the meetings throughout the week, was swelled by several dozen Chicagoans, who also remained for the luncheon.

An hour was devoted to the war bond sales situation. It was indicated that the Treasury looks upon the assignment that has been given the N.A.L.U. as of first magnitude and that although it is pleased with the results, it expects a new and even more wholehearted drive to be launched in an endeavor to get 100 percent of the employees of the firms in which the payroll deduction plan has been installed to invest 10 percent of their wages in war bonds.

#### Robbins Reviews Tax Outlook

Col. C. B. Robbins, general counsel of the American Life Convention, was introduced to bring greetings at the final session Wednesday morning. He expressed the opinion that the N.A.L.U. will "get something" from the Senate finance committee, referring to the proposal for a deduction from income tax for life insurance premiums. The committee members have expressed sympathy for the idea and Senator Taft suggested such a deduction for debts and war bonds purchases as well.

In the absence because of illness of Homer Rogers, Equitable Society, Indianapolis, the resolutions were submitted by J. Stanley Edwards, Aetna Life, Denver. There was a memorial for Roger Hull, who was N.A.L.U. managing director and died last January. Another resolution renewed the pledge of support of the N.A.L.U. to all the war efforts of the government and appealed for continued activity in promoting the sale of war bonds.

Under the final resolution the trustees are empowered to conduct all the business of the organization within the pattern of democratic procedure inso-

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# Great Opportunity in Solving Problems

"MILLIONAIRE" RUBENSTEIN FINDS SERVICE PAYS BIG DIVIDENDS

For the life underwriter who recognizes "that we are living in days that are somewhat different from those of the last few years," the present day life insurance market is a good one, in the opinion of Frank J. Rubenstein, district manager in Baltimore for Equitable Society and Million Dollar Round Table member.

Men are disturbed by the war and the economic conditions that have resulted therefrom, Mr. Rubenstein points out. In many instances, business has been curtailed and even brought to a complete standstill. People are disturbed by the fact that the cost of living has increased considerably and that higher taxes, with reduced exemptions, are not only here but will be greater as the months go by. "But my experience has shown me, in no uncertain terms, that in the main people are still concerned with certain fundamental issues. They are concerned with trying to conserve as much as they have as is possible—not so much because they wish to remain men of wealth or to pass on large fortunes—but rather because they seek that sense of security for their families and for their own old age which had been their goal from the time they started out to make a living.

## Service Absolutely Essential

"We know that it is only the institution of life insurance that can provide this two-fold sense of security and if underwriters will take the trouble to analyze present day conditions and work out for themselves the solutions to the problems, they will have comparatively little trouble in convincing their prospects that the service rendered by a life insurance company and by a competent underwriter, is absolutely essential.

"In my opinion, the trouble that has been facing most underwriters is the fact that they were trying to sell a policy right away. I am not criticizing them in the slightest degree. Most underwriters themselves live from the commissions that they earn from policy to policy and they cannot afford to render services that will not bring immediate results. This is a fundamental fact that will have to be faced by home offices,

Frank J. Rubenstein, district manager in Baltimore for Equitable Society, qualified for the 1942 Million Dollar Round Table by paying for 50 cases totaling \$1,323,220 representing \$187,133 in premiums during the 12 months ending Feb. 18, 1942. Since giving up a good position in 1934 when he joined Equitable, Mr. Rubenstein has paid for over \$5,000,000 business.

In commenting on this article, Mr. Rubenstein said: "It is not intended either to flatter my own ego, or to make anybody else believe that I have solved the question of selling life insurance. Far from it. It is intended as a sort of 'confession of faith'—faith not only in the institution of life insurance—faith not only in the conviction that life's major problems can be solved only through life insurance—but an abiding faith as well, that if we as underwriters, honestly, sincerely and conscientiously offer our all to our prospects in the matter of service, unselfishly and generously and without any ulterior motive, our prospects will more than take care of us."

because in my judgment, the average agent cannot afford to spend the time necessary to prepare himself as a 'career underwriter' and to render service to prospects with the definite knowledge facing him that nothing may result materially for a long time to come.

"And yet, I am convinced of the fact (and this conviction is based upon my own experience) that the best way to sell life insurance, is to stop selling insurance, and to concentrate on a genuine interest in the problem of the prospective client and a determination to render as complete a service as is humanly possible to him without having the client feel that we are rendering this service with the thought in mind that we are to be compensated for it as soon as it is completed.

"Keeping the fact in mind that men are still concerned with the fundamental principles of security, both for them-

selves and for their families, and taking into consideration the times we are living in, my approach to the client (and it has been an approach which I have used consistently for the past seven years) is on the basis of service that I can render to him, to the best of my ability, and absolutely without any cost to him or placing him under obligations.

## Seven Out of 10 Sold

"This approach has worked for me and is working for me today, and my records show that for every 10 batches of policies which I have picked up for analysis and audit, seven sales have resulted.

"Obviously, I have to spend much more time in prospecting and qualifying my prospects than I have had to do in the past. There is no point in my calling on a prospect whose business has been practically closed on account of war conditions. If he is a policyholder of mine, I continue to call to render any service in my power, to help him conserve what he already has. But I try, as far as possible, in new contacts that I make, to call only on those prospects whose business enterprises have not been legislated out of existence.

## LOOKS TO FUTURE

"I am not particularly interested in whether the prospect is insurable or uninsurable, because as I am not interested in making an immediate sale, I know that my service will result at sometime in the future in a sale that will have been recommended to me as a consequence of this service. Some of my best clients have resulted from services that have been rendered several years in the past."

Mr. Rubenstein believes in facing the problem of rising living costs and increased taxes fairly and frankly with his prospect. He knows he is going to bring these matters up, so he "beats him to the punch" by opening with a statement such as this:

"Mr. Prospect, the cost of living has gone up; taxes are on the increase, and

insurance companies for the purchase of government securities, and he will be aiding in the war effort, and at the same time, he will have the satisfaction of knowing that he has also attempted to make provisions for his family. In other words, while making provision for his family, he has the additional satisfaction of knowing that he is helping in the war effort. In the last analysis, it makes no difference whether he buys the bonds direct or whether he buys them via the insurance company, but it does make a very decided difference to his



FRANK J. RUBENSTEIN

family in the event of his premature death."

Mr. Rubenstein's convincing statements are particularly reassuring in view of his successful career. Even during the hectic days since Pearl Harbor he has continued his work with marked results. Two months stand out particularly bright—in February he paid for over \$400,000 new business and in June he had another big month with over \$290,000 to his credit. Despite these spurts, Mr. Rubenstein's basic success is the result of a carefully planned method of selling that he has regularly and systematically pursued for seven out of the eight years he has been in life insurance.

## Gives Up Life-time Job

There are several points in Mr. Rubenstein's career that are particularly characteristic. For 10 years before entering life insurance he was executive director of the Baltimore Young Men's and Young Women's Hebrew Association. Despite the fact that he was in a "life time" job and he was earning a top salary in his line, he realized that he couldn't advance much further so he decided to leave while he was still in his prime. He joined Equitable Society in 1934 and because of the nature of his previous work he had a wealth of prospects and in five months paid for \$250,000 new business. But Mr. Rubenstein didn't let this immediate success deceive him. He realized that people would soon forget that he had been director of the "Y" and that "they had loads of other friends selling insurance and unless something drastic was done, I would be out of the business before I could even get settled in it, and as soon as I had 'used up' my friends."

Facing the issue squarely, Mr. Rubenstein asked himself: "Why should anybody buy life insurance from you?" To help him answer this question he consulted an older man who knew considerable about life insurance but who was not in the business. From him he gained the basic principle regarding service which he outlined above.

"Young man," the friend pointed out,

"my advice to you if you wish to make a success of yourself in the life insurance business, is to stop selling life insurance!"

Mr. Rubenstein was taken aback and promptly said that he desired very much to remain in the life insurance business. His adviser promptly retorted: "I did not say, give up your life insurance connection; I said, stop selling life insurance."

## MUST RENDER SERVICE

"You will never be successful simply by selling your friends, or your company or rates," he continued. "Everybody has either friends or relatives in the insurance business. If a man buys a policy from you on the basis of friendship, his duty is done by you as soon as he has made the purchase, and he will then turn to his other friends to render similar acts of friendship to him. You cannot say to him that your company is the only good company, because while it is true that you represent a fine and a great company, it is equally true that other companies are also good; you cannot offer him more benefits through a policy purchased from you than he would receive if he purchased from someone else. What you can offer him is something that the other agent either cannot or will not offer him, and that is not a policy, but what can best be described by the one word of 'service.'"

## Starts Intensive Study Program

Mr. Rubenstein's friend then went on in detail to explain what "service" meant in life insurance, mentioned something about the federal estate tax, and then suggested a reading course, including an intensive study of the Diamond Life Bulletins.

"In view of the fact that my only contacts with life insurance agents were in the main limited to those men who had called on me to buy, and honestly, not having been particularly impressed with their knowledge of insurance, I grabbed at the suggestions that he made," Mr. Rubenstein recalls. "I put in several months of reading and studying. I subscribed to the complete D. L. B. service, purchased many of their special bulletins and books which they recommended; subscribed to various insurance magazines; joined the National Association of Life Underwriters and subscribed to the tax and other services."

## Analyzes Million Dollar Case

Then Mr. Rubenstein had another fortunate "break." One of his friends who had "bought a complimentary policy from me, listened to my blandishments and finally turned over all of his insurance policies to me. You can imagine my embarrassment, when I found that I was in temporary possession of 85 policies issued by 30 odd different companies, for a total of not quite a million dollars of insurance! The analysis of these policies, the subsequent interviews with my friend, the problems that came up continuously, and which had to be solved, were in themselves a liberal education. The more I delved into the matter, the more fascinating it was, and my friend (the insured) was extremely cooperative and completely at ease, because, knowing that he had already bought \$10,000 from me, he knew definitely that I was not doing the work as a means of selling him. As he very well said, 'I have almost a million dollars of insurance now, which is more than enough for any person, but if you feel that doing some work on my policies may be of help to you, well go right along.' These policies, incidentally, were in my possession for almost a year. I may add parenthetically, that as a result of the work and

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# TURNING POINT WILL COME WHEN AGENTS ARE CONVINCED THAT Insurance Is Essential War Industry

By S. C. McEVENUE

Life insurance in Canada has been at war for almost three years. Despite the unavoidable but serious reduction in the number of representatives in these war years, sales of new ordinary business in Canada during the first six months of 1942 were 29 percent greater than in the corresponding months of the pre-war year 1938. Many of the regulations to which the business has had to adjust itself have been introduced, or have been more heavily felt, over the past year. Yet 20 percent more new business was written to the end of June this year than in the same period a year ago. This favorable sales trend may or may not be continued. But in the first three years of war, at least, Canada's life insurance salesmen have been more than a match for all the varied problems which they have had to face.

## Lessons to Be Learned

A brief review of sales experience and the lessons learned from that experience may be of interest. What has been done in Canada is not necessarily a pattern which will be or should be imitated in

S. C. McEvenue, general manager of the Canada Life, is one of those resourceful, courageous, determined Canadian life officials who are driving ahead in spite of all the dislocation of business and economy in war. Mr. McEvenue is outstanding in his work. He is a native Canadian. His education was received at St. Michael's College in Toronto and McGill University in Montreal. He started his life insurance career with the Great-West Life of Winnipeg.

the United States. But conditions in the two countries are not dissimilar, and American experience since last December appears to have followed much the same course as in Canada in late 1939 and early 1940. These results have been achieved, because facts were faced squarely and the necessary steps were taken to meet the problems that these facts developed.

In the early months of war, sales tended to sag. Field representatives, not unlike the rest of us, found it difficult to settle down. When they could, no one else would. War was about the only topic of conversation. There was no suggestion of panic; no doubt as to eventual victory. It was simply that people were uncertain as to just how they could best serve, and also as to just how the war might affect their own personal and financial plans.

## Continuous Series of Readjustments

Since then, life insurance has been faced with the necessity of making an almost continuous series of readjustments. Skyrocketing taxes, shifting markets, rigid restrictions on the building of new sales organization, strict price control coupled with wage ceilings, gasoline and rubber rationing; all of these—and more—have brought problems which have had to be faced and solved by the salesman and the sales manager. Some of these factors are already making themselves felt in the United States. Others may be expected. Some already in effect may be intensified.

Looking back, it can be said with reasonable assurance that the turning point in Canada dates from the time the companies were able completely to convince themselves and their salesmen that their job is a real contribution to the war effort—that life insurance is a war industry in a very real sense of the word. It was emphasized and re-emphasized that in times such as these life insurance becomes even more than the greatest source of financial security for the individual and the family. It becomes one of the most important avenues through which the savings of the people are made available to the government for its war-time expenditures. It becomes one of the most effective means of offsetting the possibility of inflation. It provides a bulwark for any post-war readjustment. In short, the more life insurance that is

sold, the more the national interest is served.

Once the prospect is convinced of the fact that through life insurance, in addition to safeguarding the future security of himself and his family, he is sharing in his country's war effort; once the salesman or employee has been convinced that his work is an essential contribution to the national good, a solution to most of the problems war can create for this business is within sight. They are facts, however, which must be "sold" and "re-sold."

The next step seems to have been a greater realization, by salesman and management alike, of just what our part in this all-out war effort entailed. We can serve by carrying a rifle or a rate book—not both. If we serve on a ship or in a plane or a tank, that is a full time job. Just as truly if we serve with a rate book, that too is an essential, full time job, and should be our basic concern.

Another helpful factor in the Canadian picture occurred when we in the life insurance business began to fully realize that life goes on with all its problems, war or no war. A widow and her children cannot go without food and shelter

the consumer's dollar—automobiles, radios, all kinds of non-essentials and luxuries—was being sharply reduced.

When it was realized that the need for life insurance had never been as great, and that a greater volume of money was available for its purchase, it became obvious that increased sales were a natural outcome, provided the quality of our salesmanship was high enough to bring these two factors together.

Quality of salesmanship, of course, in the final analysis, is just another word for quality of sales management. The impact of war on this business has been felt perhaps most severely by the general agents and branch managers. The sales results are tangible evidence of just how well they have measured up to the test, but increases have only been achieved by really buckling down to an ever-growing responsibility.

## Success Must Be Fought For

Success in management, or in anything for that matter, never happens by accident. It must be fought for—and it is a fight which never ends. Today more than ever before it takes a real man, a two-fisted fighting man, to manage a successful branch or agency. It takes a man who can stand up to it, chin up, a smile in his voice and on his face, even when the news from the fighting front—or from the home front—is blackest.

Today's sales manager must have another kind of courage, too. He must have the courage to keep living in the present meeting today's problem with today's solution. He must be adaptable. And there are certainly plenty of things happening every day to which he must adapt himself and his agency—government controls, rationing, taxes and so on, ad infinitum. Our fighting men can't hope to win this war with bows and arrows. No more can our rate book men be expected to serve on the home front with antiquated, outdated methods. The sales manager today is a leader in a war industry. One of his major responsibilities is to make certain that the men who serve along with him are properly equipped for the fight they too must face.

The third requisite of a successful manager today is that he be a leader. He must be able to inspire his men. People today are disturbed and more difficult to deal with. They are aroused; their interests are hot. In dealing with them the salesman too must be aroused, in-

tense. His manager must be positive, he must have an optimistic viewpoint, and above all he must be able to impart his enthusiasm, his optimism to those working with him.

These are days of great difficulties. But they are also days of great opportunities for the salesman of life insurance—opportunities not only for personal profit, but even more for service to the people of his community and to the cause to which all of us have dedicated ourselves. Let us not forget that life insurance is one of the keystones on which Democracy stands. It might even



S. C. McEVENUE

be that without the continuation of the sale of life insurance we could win this war but lose the very foundation upon which our way of life has been built.

We, on the home front, have no right to demand more of our fighting men in Egypt, or in Alaska, or wherever they may be than we are prepared to give ourselves. If life insurance is as important today as we are so firmly convinced it is, then more of it must be sold. If more of it is to be sold, it means additional effort on the part of those now in the business. The armed forces and war industries have called and are calling many of our younger men. How can we lose those men and still do the job which life insurance must do for the nation? There is only one way. Those of us who remain must do not only our normal jobs, but also should be prepared to shoulder some of the load of the men who have joined up. While from the personal viewpoint this affords an opportunity to make more money, it is more than that. It is an opportunity to serve. It is our duty to handle this double job to the best of our ability.

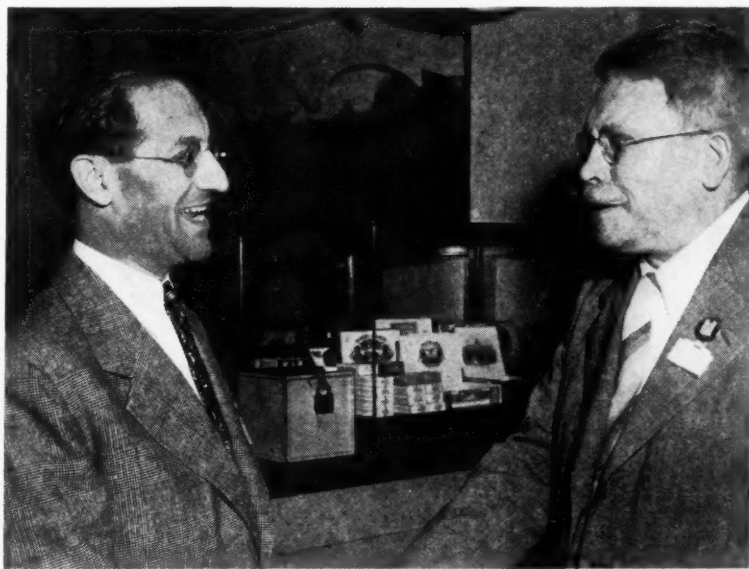
If we are doing today the biggest job in selling life insurance that we have ever done, then we are doing our simple duty. If we are doing just our normal job then we are not helping "carry on" for those on active service. If we are doing less than our normal job and spending our time in negative thinking and worry, then we are retarding the war effort just as surely as though we were slowing down on a job in a munitions plant.

You are like most of us today—eager to assist financially and purchase your rightful share of war savings certificates or victory bonds. In doing this you also realize the great importance of providing adequate funds to provide shelter and food for your family if anything should happen to you.—W. R. Thomson, Great-West Life, Winnipeg, Manitoba.

## MORE BUYING POWER

Fortunately this increased need, has also been accompanied by increased buying power.

Despite tax rates that only three years ago would have been regarded as fantastic, Canadians have had more money to buy life insurance. At the beginning of May this year, the latest date for which complete figures are available, Canadian manufacturers employed more workers and paid them more in wages than at any previous time in the country's history, while competition for



Isadore Samuels, New England Mutual, Denver; Dr. S. S. Huebner, president American College of Life Underwriters.

## Luncheon is N. A. L. U. Finale

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far as possible in the manner prescribed by the by-laws if it shall become impossible or impracticable to hold regular conventions or national council meetings. The trustees are given authority to do what the national council and delegates normally do except amending the by-laws. There is the provision that all the normal powers of the national council and the convention shall be reassumed after the war.

E. A. Crane, Northwestern Mutual, Indianapolis, reporting for the by-laws committee, repeated the proposed changes that had been approved Tuesday afternoon by the national council. These related mainly to the creation of the new headquarters office of executive vice-president.

### Election Formalities

Judd C. Benson, Union Central, Cincinnati, the nominating committee chairman, reported the results of the balloting Tuesday afternoon of the national council and the recommendations were ratified by the delegate body.

Herbert A. Hedges, the new vice-president, as chairman of the membership committee, presented certain awards. The Charles Jerome Edwards trophy went to the Dayton, O., association, which had a membership increase of 144 percent. The cup was accepted by Henry Stout, John Hancock, membership chairman of the Dayton group. The Philadelphia award went to Alabama, with Frank W. Drake, Massachusetts Mutual, Birmingham, doing the honors on the receiving end. This award was made available for the first time last year. Massachusetts got the cup the first year.

### General Agents Hour

W. W. Hartshorn, Metropolitan Life, Hartford, took the platform as chairman of the general agents and managers group. He called to the front W. Rankin Furey, Berkshire Life, who gave the awards for outstanding activity of local organizations. The grand award went to the Chicago association and Earl Schwemm, Great-West Life, accepted the "Managers Magazine" trophy for Chicago. He said the Chicago group will do everything possible to win the award next year.

The Chicagoans regretted that James H. Brennan, general agent for Fidelity Mutual, could not be present to accept the cup. He has been in Henrotin hospital six weeks with a broken leg. Mr. Brennan is president of both the Chicago General Agents & Managers Association and Chicago Association of Life Underwriters, the first man to hold both positions at the same time. Following the ceremonies at the Edgewater Beach, a group of Chicagoans went to Henrotin hospital to present the cup to Mr. Brennan, who will keep it at his bedside during the rest of his hospitalization.

### Detroit Is Runner Up

Detroit was given the award for second place among cities of the largest size. George Lackey, Massachusetts Mutual, accepted.

First prize in cities of group 3 was Hartford. There was resounding applause when the announcement was made of the winner in group 3 cities—Hawaii.

Glenn A. McTaggart, who until 1928 was with the Hawaii Trust Co. life insurance department and is now Prudential general agent at St. Louis, accepted in behalf of the Hawaii people.

There were some subsidiary awards: To Dallas, for building life insurance prestige; to Seattle, for well planned program and educational courses; to Columbus, for best program for single meeting; to Indianapolis, for membership; to Cedar Rapids, for ethical practices; to Los Angeles, legislation; to

Oklahoma City, for outstanding assistance to local life underwriters association.

### Horace Smith Gets Author's Prize

Manuel Camps, Jr., John Hancock, New York, gave the award for the best article appearing in "Managers Magazine," to Horace Russel Smith, Houston manager of Jefferson Standard Life, who is now in the army as first lieutenant. His article was "Morale Gets the Job Done." W. H. Andrews, Jr., Jefferson Standard, Greensboro, the new N.A.L.U. secretary, accepted in behalf of Mr. Smith.

Mr. Andrews then related the activities of the year in the war bond drive, he being chairman of that committee. Although the convention was held a week earlier than scheduled originally, the goal of \$1,000,000,000 of war bond sales by convention time was well surpassed, the current figure being \$1,151,000,000. Installation of salary savings plans was assigned by the Treasury to the N.A.L.U.

Mr. Andrews read a letter from Ralph G. Engelsman, Penn. Mutual general agent in New York, who is now associated on a full time basis with the war savings staff in Washington.

During the first eight months of the former war the life group sold \$130,000,000 liberty bonds, whereas during the



N. A. L. U. HEADQUARTERS STAFF: (Left to right) M. L. Hoffman, managing director; James E. Rutherford, executive vice-president; Wilfrid E. Jones, executive secretary; Donald F. Barnes, research director.

first eight months of this war the sales were \$1,026,000,000. He said the goal for Jan. 1, 1943, is \$2,000,000,000.

### Lester Schriver's Observations

Mr. Andrews called upon several of the leaders in the work to give some observations. Lester Schriver, Aetna Life, Peoria, Illinois state chairman, was heard from. He said the big goal is \$1,-

000,000,000 a month for the entire country.

George Huth, Provident Mutual, Chicago, who had just returned from a conference with the war savings staff in Washington, then spoke. He said the Chicagoans have installed 4,000 plans, of which 400 are on a 10 percent basis and 3,100 are signed up 90 percent. At

(CONTINUED ON PAGE 26)

GOOD FOR ALL POLICYHOLDERS

The  
Policyholders'  
Company  
Since 1845



THE MUTUAL BENEFIT  
LIFE INSURANCE COMPANY

NEWARK, N. J.

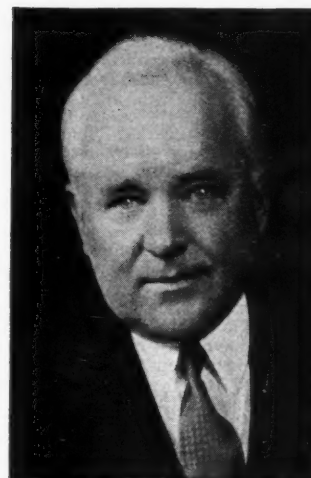


# FAMILY SECURITY IS SOURCE OF STRENGTH TO THE DEMOCRACIES

Maintaining family security is important in war time.

This is recognized in Great Britain and Canada as well as the United States.

Despite high taxes, increased living expenses and sacrifices to buy their government's war bonds, not only have British and Canadian families kept their insurance in force, with lapses at the lowest in years, but they have added large amounts of new protection. Purchases of life insurance by British families increased 19% in 1941 while there was a gain of 16% in Canada.



Life Insurance is a fundamental institution of Democracy and the families of the Democracies, united in a grim struggle against Axis aggression, know that the security they have built and are continuing to build through life insurance is a source of national strength in this struggle.

The unceasing flow of benefit payments, the vital part that family security pays in building national morale, and the huge amounts of policyholder funds that the life insurance companies are placing in government securities to build planes, tanks and ships, and the funds they are providing to produce needed materials, are all important factors working for victory for the United Nations. Life Insurance dollars are thus actively aiding the war effort while providing protection for the family.

*Thomas T. Parkinson*  
PRESIDENT

## THE EQUITABLE

LIFE ASSURANCE SOCIETY OF THE UNITED STATES

*A Mutual Company Incorporated Under the Laws of the State of New York*

393 Seventh Avenue, New York, N. Y.

## Wage Earners Market Is There Must Step Up Effort and Locate Buyers of Small Policies

By HERBERT A. HEDGES

We believe that it is right to take a long look into the future and we convinced ourselves quite readily that the war will be over sometime, and that peace will come, that matters will adjust themselves finally, that American life insurance companies will pay their just claims. We believe there will be an America—and that the future at some

we must take stock of ourselves, adjust our thinking, our working habits and change to the modern method of battling, because just as sure as modern warfare is necessary today in order to win, so is a changed modern method of selling necessary to win. Yet, fundamentally, we can still sum it up in this statement—"To get there firstest with the mostest."

Herbert A. Hedges of Kansas City, Mo., general agent of the Equitable Life of Iowa, is a household name among life insurance workers. He is vice-president National Association of Life Underwriters and often speaks at life insurance gatherings. He is a successful operator, he has a fine agency and his thoughts on the business are worth while.

date will be a beautiful picture and that greater opportunities will come for each individual. But, in the present turmoil, it is not unusual, we admit, for a sales organization such as life insurance men to be somewhat confused under the present situation, with so many conflicting reports every day, with so many objections to be met at every interview. The "long look" doesn't exactly put cash commissions in the agent's pocket which he must have today. We have been encircled, we have been flanked from the rear, we have been bombed from the air, torpedoed by submarines like the United Nations' armies. Hats off to the rugged individualism and to the life insurance army as a whole. They're doing a grand job.

### Must Be an Adjustment

Some of us as agency heads have been bewildered at times, individual producers have been no doubt running in circles but all in all we must admit we have landed some telling blows each and every month. And now, it seems that

the proper beginning. Johnny, the average American boy, was giving his parents considerable amount of trouble in arriving home from school on time. While he had been threatened, spanked soundly and undergone most every kind of a penalty for his failure to get home from school on time and his mother finally exasperated, called on dad. Using a bit of sales psychology, dad decided he would try a new tactic. So during the day he made the trip to several stores and bought the biggest jig-saw puzzle he could find in town. That evening he called his son in and told him, "Johnny, I have bought you the biggest jig-saw puzzle in town. It has 428 pieces. It's a map of the whole world when it's completed and properly fitted together. I want you to come home after school tomorrow evening and as soon as you've completed the jig-saw puzzle, I'm going to give you a prize of \$1."

The following evening when dad drove up to the house about 6 o'clock, Johnny hit the door and yelled, "Hi dad, give me my dollar." Dad said, "Well, son,

you must complete the jig-saw puzzle, but of course I know you are not familiar with all of the countries in the world and I know it isn't possible for you to put the 428 pieces of the jig-saw puzzle together in the time you've had." Johnny said, "Yes, I have, Pop, she's all completed, come and see."

Sure 'nuf, there on the front room floor was a completed jig-saw puzzle, perfectly fitted together. Dad said, "Well, Johnny, tell me. How in the world was it possible for you to complete this jig-saw puzzle? Someone must have helped you, or something." He said, "No, Dad, it was very simple. On the back side of this map there is a picture of George Washington and of course I've seen his pictures and knew what he looked like. So, I've fitted George Washington together, and when the man was all right the world was all right."

So the first thing necessary in this scheme of things is that the man must be all right, and maybe there are some simple methods in putting this jig-saw puzzle together that we have before us today. In the first place we know certain facts. That the national income today is higher than any time in the history of the nation. Secondly, we know that the total available consumer goods in this U. S. today is limited. Third, we know that there is a definite price control on the value of the present goods, and that regardless of the taxes to be collected by federal, state, county and municipal governments, together with the \$12,000,000,000 of war bonds expected to be bought from the income of the American in 1942, there is a considerable surplus of money left over with which to purchase life insurance and investments.

### Should Locate the Buyers

With these sound facts established, then it's a question of locating the people who now have that surplus, and secondly changing our tactics in order to sell this type of individual. From our



Harvey C. Kemp, president Oklahoma City association.

personal experience soliciting in the field and attempting to change pace, we first fell back on a very definite procedure which we learned from the military term and which I believe still is agreed upon by military experts. "The best defense is a good offense."

First, then, we establish the fact in our own minds that to sell life insurance and to do our job well is patriotic. Secondly, we have convinced ourselves that the prospect, beyond all question of doubt, was being patriotic when he purchased life insurance to protect his family. Third, that we were doing an over-all good job by making a living for ourselves and our families, and helping siphon off some of the surplus income to be stored away for some future use, either to the dependents of the insured, or to provide a shock absorber for the time which might lie ahead in the future when these funds would need to be used to bridge over troublesome times.

Simple facts, yet these facts must be well established in the mind of the sales-

(CONTINUED ON PAGE 21)

**STATE MUTUAL**  
Wrote its First Policy in Chicago in 1881

IT HAS BEEN SERVING THE PEOPLE OF CHICAGO  
FOR OVER SIXTY YEARS  
AN OLD COMPANY STILL YOUNG

We salute our Chicago General  
Agents . . . Joe C. Caperton and  
John B. Nothhelfer and  
their able associates

State Mutual Life Assurance Company  
of WORCESTER, MASSACHUSETTS  
INCORPORATED 1844

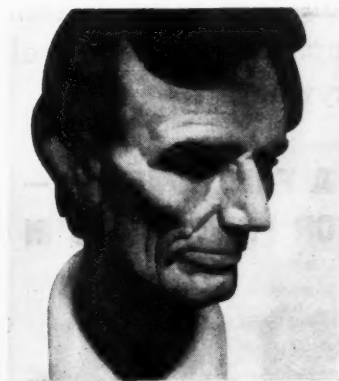
Rugged as New England's Rock Bound Coast  
AMERICA'S 5th OLDEST LIFE INSURANCE COMPANY

*Wartime Sales Helps*

# CO-OPERATIVE MANAGEMENT

Co-operation is one of the major jobs of management in these times of changing markets and new ideas. From the men in the field who first meet new situations come ideas, suggestions and plans that merit the close scrutiny of life insurance management.

It has always been the avowed intention of the management of The Lincoln National Life to adhere closely to this principle of co-operation with the men on the firing line.



THE LINCOLN  
NATIONAL LIFE  
INSURANCE COMPANY

Fort Wayne, Indiana

GEARED TO HELP ITS FIELD MEN



## Resold Policyowners Best Source of Prospects

By J. A. HAWKINS

What is the best source of good life insurance prospects today? Your policyowners should be your best prospects as well as your best centers of influence. If your policyowners are not your friends, it is up to you to make them

cured more than \$100,000 of new business directly from policyowners and the members of their immediate families, to say nothing of the referred leads which were forthcoming when service had been rendered. In fact, some of these policyowners went out of their way to sell their neighbors because they were so

J. A. Hawkins, vice-president and agency head Midland Mutual Life, a worker and hard hitter, is convinced that the best sort of prospects for any agent are his own policyholders or the policyholders of another company who are being neglected. Alive, industrious agents give these policyholders the kind of service they deserve, selling them completely on the insurance they now have. This way the agent creates centers of influence which will yield good prospects in all occupations and of all types, in Mr. Hawkins' opinion. The kind of prospects he gets, he says, will depend on the type of policyholders he contacts. From his own experience in this field, Mr. Hawkins says that he knows it is much easier to deal with those who now have insurance than do the pioneering work of selling men and women who have not been previously sold on life insurance. If an agent can get the policyholders to sell the uninsured, he can save much of the time he would otherwise waste in attempting to convince a stranger. Business has picked up again, Mr. Hawkins says. His company, he declares, ran well ahead of last July. The written volume in March, April, May and June was off. Now, he says, the volume has gone up sharply.

your friends, now. If you would have friends, be one.

Recently, a C. L. U. representative of my company was transferred from the territory in which he had been selling to an entirely new territory. Naturally, he turned to our policyowners as his best source of prospects. In previous years, the agents in that territory had asked the policyowners for prospects, with little or no results. Our C. L. U. turned the process around and went to the policyowners with constructive information about their present insurance.

### Service Was Basis of Approach

The approach was made entirely on the basis of serving the policyowner, dedicating him to the idea that his policy was the "best piece of property he



J. A. HAWKINS

owned." If he had a policy loan on an endowment or a limited payment plan in some cases he recommended a lower premium form and the elimination of the loan if the policyowner was then insurable. This left funds for the purchase of additional insurance by reduction of premium and the elimination of interest on policy loan. If premiums were being paid quarterly, the C. L. U. pointed out the savings to be effected if the premiums were paid annually. The addition of a contingent beneficiary brought satisfaction to many policyowners. Having the proceeds paid in monthly installments for a limited period accomplished what the policyowner wanted to do in other cases. Where term insurance was being carried, a conversion to a permanent form was suggested.

In two months, this C. L. U. has se-

pleased with the service that had been rendered by this C. L. U. whom they had not previously known.

If you are a new agent, secure a list of orphaned policyholders and offer them the kind of service you would want if you were not in the life insurance business and did not understand what can be done to benefit policyowners.

If you approach policyowners, solely with the selfish motive of securing new prospects, you will probably be disappointed. On the other hand, if you approach the policyowners with a sincere interest in seeing that their present policies are serving them to the very best advantage, prospecting will, to some extent, take care of itself.

A few intelligent questions will "dig up" more prospects from a satisfied policyowner than you can probably obtain from any other source. By reselling a policyowner on his own insurance, you create the best possible center of influence, and at the same time you are performing a real service for your company and your own or your orphaned policyowners.

An "orphan policyowner" is one whose writing agent has gone out of business thus leaving the policyowner without his insurance "parent"—his policy servicer. The term may well be applied also to the policyowners of active agents who neg-

(CONTINUED ON PAGE 15)



Ricks Strong, John Hancock Mutual Life, Dallas.

Any day can be made the beginning of a new day.

## Life Insurance . . . . .

an institution owned by the American people and in which they have a common interest.

**IN TIMES OF PEACE** a source of great and quiet strength, daily meeting the challenge of individual misfortune with security.

**IN DAYS OF WAR** a potent power in implementing and provisioning our armed forces upon whom our national security depends.

**BENEFICIAL LIFE** takes pride in its part of the job being done by American life insurance companies and salutes all life underwriters everywhere.

**WAR BONDS FOR A FREE AMERICA —  
LIFE INSURANCE FOR FREE HOMES IN A FREE AMERICA**

**BENEFICIAL LIFE**  
INSURANCE COMPANY

HOME OFFICE: SALT LAKE CITY

HEBER J. GRANT, President





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*—for the Home!*

*—for National Defense!*

Today, amid the greatest struggle for human liberty the world has ever known, the Life Insurance business faces the gravest responsibilities in its history. As the breadwinner leaves to serve his country in its armed forces, the home must be protected, and the financial security of the family must be safeguarded. It is the function of Life Insurance to do just that.

To win the fight for freedom, not only the man-

power, but vast amounts of money must be invested in the Bonds of Our Country, to provide the means for victory, and so again, Life Insurance comes to the front with its great reserves and by their investment in Government obligations, supports the National Defense Program.

It is, therefore, with Patriotic impulses that we may go about our task, believing in this crisis we have a vital and important work to do.

**TOTAL ASSETS** over \$130,000,000, of which over \$30,000,000 is invested in Government bonds. Over \$8,000,000 distributed annually to policy-owners and beneficiaries.

Insurance in Force.....\$513,000,000

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**LIFE**  
**INSURANCE COMPANY**  
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*Rates and Floor Plans on Request—*

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The General Agents and managers with offices at One La Salle Street whose names appear here have unequalled facilities for handling all life insurance business. Brokers will find prompt and unusual service on brokerage business at these offices. Men who desire to become Life Underwriters and connect with well established organizations that will give helpful aid will find an opportunity awaits them.

Here are some of the most progressive and modern producing organizations offering the finest service on life insurance to be found anywhere in the country.

The Hughes Agency is a progressive, aggressive organization, with a staff well equipped to handle those cases in Chicago which you've often thought you would write, but probably never will unless you get someone here to work with you on them.

Underwriters here say we're a good outfit to live with and many out-of-towners say we're a good gang to work with . . . so let's get together on those people who used to live where you live and now live where we live. We're sure we can work out an arrangement profitable to all of us!

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**THE PRUDENTIAL INSURANCE**  
**COMPANY OF AMERICA**

Home Office, Newark, New Jersey  
210 W. SEVENTH ST. LOS ANGELES



## Resold Policyholders Best Source of Prospects

(CONTINUED FROM PAGE 10)

lect their policyowners either wholly or over long periods of time.

The mention of neglected policyowners of active agents brings up the fact that a great many life underwriters, perhaps 90 percent of all, are but "once-over" salesmen. The once-over agent is one who thinks more of making a sale than making a client—a policyowner who will again buy of him because of confidence in him, knowing he is an agent who has knowledge of his every policyowner's needs.

A client is the most valuable asset you can have. You can increase the value of your daily effort by shifting more of your efforts from seeking sales to seeking clients. Neglecting client-making means you are writing far more than half your business on new prospects; and seeking and finding new prospects—while vitally necessary in insurance selling—is the most costly job you have, hence in every wise-way should be reduced to a minimum.

The extent to which "once-over" selling is indulged in by life underwriters is well shown in that, on the average, our life insurance companies get only one

out of eight sales from their present policyowners; but get one out of three of their sales from policyowners in other companies.

Recently, a prominent business man matured a \$2,500 twenty-year endowment with our company. He left the proceeds with the company at interest. In writing his final letter of instructions, he said: "In all these 20 years I have not seen a single agent of your company. Since I bought this policy, I have purchased \$47,500 of life insurance with other companies. Isn't it too bad that I do not have more insurance with your good company?"

### FORGETS POLICYHOLDER

There are thousands of policyowners who have had the same experience. The agent sells the business then promptly forgets the policyowner, leaving him to pay his premiums, change his beneficiary, change the method of premium payment, select his option of settlement, and shift for himself generally.

### Something Wrong With Technique

If you represent the other type of agent who gives all this service to his policyowners, you are not interested in prospects, because you have more than you can see. If this is not true, there is

something wrong with your selling technique.

If you can not secure a list of orphaned policyowners in your own company, you will find plenty of them insured in other companies and they will be equally grateful to you for the proper type of service.

The public regards life insurance more favorably today than at any time in history. This high regard can be traced directly to good underwriting and servicing on the part of intelligent and conscientious underwriters.

In spite of this favorable public opinion, there are thousands of policyowners who have never been properly sold or serviced. Blind faith in the institution of life insurance is probably a good thing, but an intelligent understanding of the service life insurance renders and how to take advantage of opportunities available are much better.

### Best Selling Argument

A list of well serviced and satisfied policyowners is your best selling argument. People naturally want others to buy what they buy. If they have used good judgment in purchasing life insurance, they like to be commended on their sagacity. Why not take advantage of this ego recognition and secure ambitious prospects who will also appreciate the opportunity to purchase an invest-

ment with which their friends and relatives are so well pleased.

It is easy to be enthusiastic when you see life insurance in action, performing the service it should perform. Like the old Negro pastor at Pine Ridge who on Sunday morning opened the service by calling on a good brother to lead in a word of prayer. For 15 minutes one climax followed another in a series of fervent appeals amid the shouting approval of the brethren, and he finally closed with—

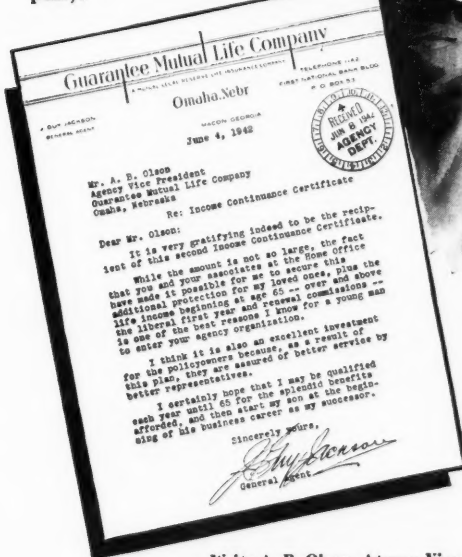
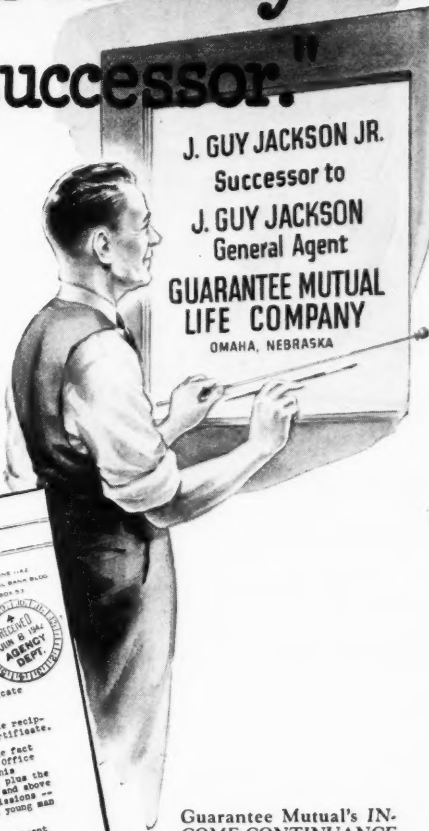
"O Lawd, we beseech de, give Thy servant this mornin' de eyes of de eagle, and de wisdom of de owl; connect his soul with de telephone in de central skies; 'luminate his brow with de sun of heaben; turpentine his imagination; grease his lips with 'possum oil; loosen his tongue with de sledgehammer of Thy power; 'lectrify his brain with de lightnin' of de word; put 'petual motion in his arms; fill him plum full of de dynamite of Thy glory; 'noint him all over with de kerosene oil of Thy salvation and sot him on fire! Amen!"

LIVE—WORK—PLAN as though you were going to live forever—BUT—buy life insurance as though you were going to die tomorrow.

The best policy is one that gives you as much protection as you need and as much investment as you can afford.

## "and then start my son ...as my successor."

Mr. J. Guy Jackson has been in the life insurance business for twenty-eight years, and for the last seven has been Guarantee Mutual Life's general agent at Macon, Georgia . . . That he plans to put his son in the business when the latter attains maturity, we consider a salute to the institution of life insurance . . . That it is his intention to have his son succeed him in his agency, we consider a compliment to our company.



Guarantee Mutual's INCOME CONTINUANCE PLAN is now in its fourth year of operation. The plan is non-contributory on the part of the representative, and is provided in addition to liberal first year and renewal commissions.

Write A. B. Olson, Agency Vice President for details of our "BUILDERS OF MEN" Agency Plan

## GUARANTEE MUTUAL LIFE CO.

OMAHA, NEBRASKA  
Organized 1901

## Putting PROFIT into 'professional service

CONTINENTAL American's new life income agency contract meets the needs of the permanent full-time agent and overcomes the objections of the old style contract. Under the new contract, the agent's income . . .

- Climbs faster in early years
- Shows less fluctuation in economic cycles
- Offers liberal compensation for service
- Continues to climb after ten years
- Stays up in retirement years

By being scientifically designed to gear in more closely with the duties of today's life underwriter, this progressive new contract makes it profitable for him to render professional client-building service, and it provides enviable security in later years.

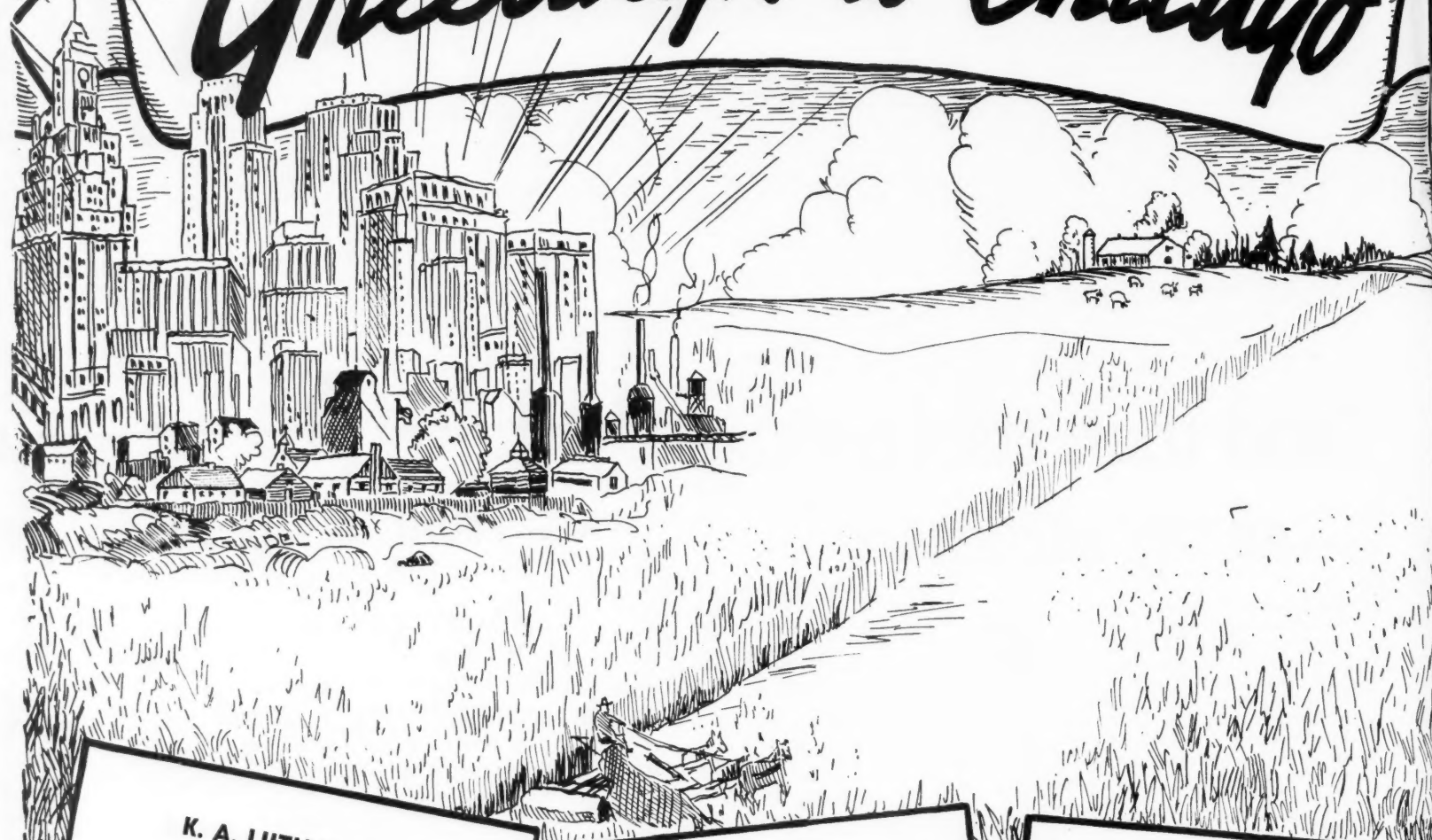
## CONTINENTAL AMERICAN LIFE INSURANCE COMPANY

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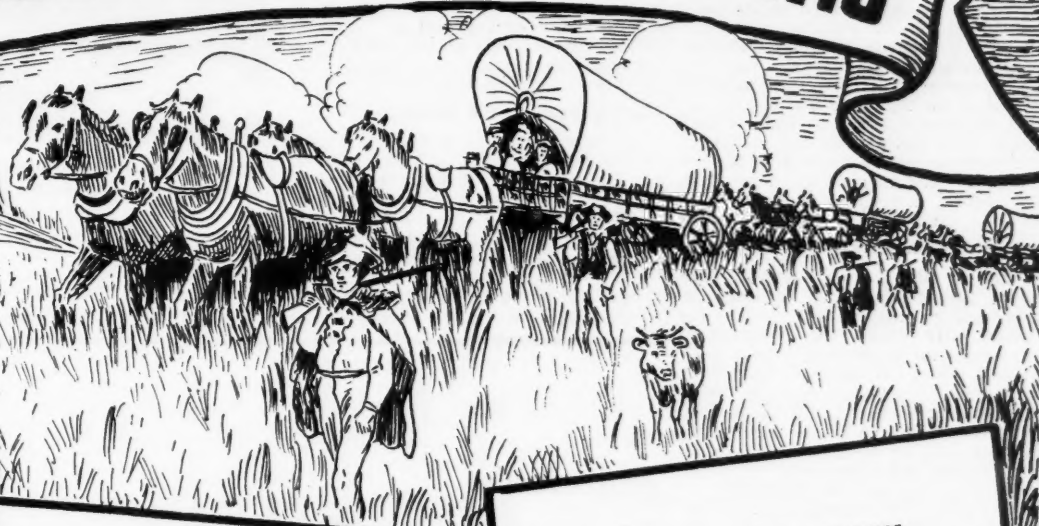
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## Agent with Service Foremost In Mind Will Weather Storm

Although the impact of the war is necessitating many changes in the lives of people, Sidney L. Levy, in the W. H. Kee agency of the Mutual Life, Brooklyn, believes very strongly that it has had little effect on the life insurance agent who keeps constantly in mind the important service he has to offer his prospects and policyholders. Mr. Levy produces a steady \$250,000 or more and is writing it on the same type of prospects he has written in the past. It is practically all personal insurance and usually written in from \$1,000 to \$10,000 policies. He has written policies on war workers, but it is only incidental in his regular work and he has made no special effort to contact that group. War workers, he said, feel that their work is more or less of a temporary nature and they do not think that they can tie themselves up for a long period of time.

### Orphan Policyholders

Many of Mr. Levy's prospects are orphan policyholders and he makes a service call to discuss their present insurance. He draws the policyholder into a general discussion of his policies and plans. If the policy proceeds are payable in a lump sum, he points out what the proceeds will do for the family on an income basis. He usually does not call in advance to make an appointment and frequently calls on people unknown to him previously.

The change that has occurred in people, Mr. Levy finds, has been occasioned by fear. They are worried about high taxes, the uncertainty of their jobs, and are reluctant to make long range commitments. Mr. Levy will not allow any objection to become a real objection in his mind unless he has proved to himself that his man is unable to pay or pass. The agent must pull the prospect's fears out of the bag and not permit them to lie beneath the surface in the prospect's mind during the interview.

The agent must use his faculties with intelligence and energy. He should take it for granted that life insurance protection is so valuable that he doesn't have to discuss the possibility of doing without it. No one is waiting for the agent to come in, sit down, and give him an application to sign. People are always receptive to an interesting talk. They already own life insurance and are willing to learn more about it. If it is too apparent in the first few moments that the agent is simply trying to sell some more life insurance, the prospect will not be as interested in what he already owns.

### Making the Prospect Receptive

Mr. Levy stated that a successful life insurance man has it in his mind that his prospect will be receptive when he calls. When the agent goes in with courage, he gets the reaction to courage. He should realize that the prospect must be receptive to him because he already owns some life insurance.

It is important that the agent immediately focus attention on his subject. Mr. Levy often does this with a jumbo pencil, graph, or audit. If he doesn't get attention, the prospect is likely to be thinking of his troubles during the interview. When the agent arouses curiosity, it gives him a chance to stay with the prospect awhile and clears his head of his troubles. In the first two or three minutes, the agent must get in and punch. If he can, he wins another half hour.

"Do you own your life insurance on the American plan or the European plan," Mr. Levy asks his prospects. He points out that in England, wealth is judged by the income wealth produces and not by the total wealth accumulated. When a man is thinking in terms of income, Mr. Levy said that he has him in a position where lump

sums mean nothing. A \$10,000 policy, for example, means \$25 a month—not enough to support a wife and two children.

"Do you know what your social security income is going to be at age 65 and do you know anything about the intervening factors which are apt to have an influence before 65?" is a question Mr. Levy uses effectively on employed prospects, who are not running businesses of their own. Do you know what the blackout period is?" he asks in this connection, pointing out the gap between the time the youngest child is 18 and the wife reaches age 65.

### Keep Control of the Situation

An agent must keep control of the situation so that in the short time he has he can either qualify the prospect mentally or disqualify him as a buyer of life insurance.

Mr. Levy has stepped up the number of his calls about 25 percent. Although it is necessary to make more calls than formerly, by increasing the number of calls to this extent he has



Delegates from Iowa: Phil Orchard, Northwestern National, Sioux City; Frank Eiler, Metropolitan Life, Davenport, and Charles A. Kuttler, National Life, Vt., Davenport.

also increased his production. If other agents talk to him pessimistically, he does not allow it to affect him. The important thing, Mr. Levy says, is to expect to find the prospect ready to listen. He bought the life insurance he has for some good reason and he is willing to hear about it if the agent approaches him with intelligence and understanding.

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# Leading Life Offices of Chicago

## N. A. L. U. 53rd Anniversary



The offices listed on this page are leaders in the life insurance field in Chicago. They believe in the National Association and for what it stands, and through this medium extend their cordial greetings to the 53rd annual meeting in Chicago.



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# War Situation Offers Real Challenge to Agent

By ROBERT L. HESSE

Today, life insurance as well as every business is squarely behind the "Big Job" of winning the war. We, as well as other organizations, are faced with the primary duty of putting first things first. Many of us are upset by the task of revamping our entire philosophy of life and habits in order to get in step with the parade. This is not an easy thing to do.

When war was declared, the first thought of many of us was to get into a uniform and take up the fight actively. Others felt their best contribution was in a job of making the materials of war. Certainly every person in our business was moved into a state of mind that required expression as to true feelings.



R. L. Hesse

schedule of your prospects. Route your calls to conserve time and tires. Plans are useless, of course, unless you really do something about them.

3. Enthusiasm. Cultivate a determination to win. Be optimistic. Keep in good mental and physical condition. Be excited about life insurance, the

Robert L. Hesse of Madison, Wis., is general agent of the Lincoln National Life. He is a past president of the Wisconsin State Association of Life Underwriters and the Quarter Million Round Table, a member of the National association's committee on education. Mr. Hesse is an outstanding general agent who has taken a vital interest in life insurance affairs.

only guaranteed financial contract in the world. You know what it is—and does. Tell others!

4. Hard Work. "We must be more steady and thorough in our efforts. Work longer hours—make many evening calls. Life insurance is not on trial—but we, its representatives, are! We must continue to prove our right to enjoy the confidence of people—we must help them help themselves.

At our state convention of the Wisconsin Association of Life Underwriters

one speaker appealed especially to me. Don Ross of "Successful Farming" magazine at Des Moines offered the challenge: "Gear your selling to 1942's farm market." I gathered these ideas from his talk.

## Points from Don Ross' Talk

1. The Wisconsin farmer ranks with the highest income farmers in the United States.

2. His 1941 income was \$625 greater per farm than that of 1940.

3. 1942 income already is 18 percent higher than 1941 and still going strong.

4. 40 percent of Wisconsin farmers have telephones and are among the leading farmers in ownership of tractors, equipment, farm buildings, etc.

5. Finally, they have continuous monthly income throughout the year.

A point that might be of help to you in selling: don't talk in terms of money, but rather express premium payments in terms of butterfat, beef, eggs, or other farm products.

Another idea that certainly is important is that farmers are thinking of re-

tirement, the same as city people. There was a time, a few years ago, that the old folks moved off the farm and came into the city where they could have conveniences and the comforts of heat, electricity, radio, etc.; but not today! They now plan to have a small place right on the farm. They have everything you have in the city in addition to a sure food supply. Can't you see how a small annuity would fit into this picture?

Here is another idea. You most generally can talk to the farmer's wife. Give her your plan for their insurance needs. She will be able to help you when that interview is arranged after supper, or on a rainy day. Also, don't miss the other prospects on the farm. Everybody earns money through the various projects now carried on. By the way, their farm home is their office and everybody has a hand in managing and buying. In the city you make most of the calls at the office. Usually the wife at home knows very little about her husband's affairs uptown. Try selling a mortgage moratorium policy. Enough cash if the farmer dies to pay five years income for staying on the farm or selling out under relaxed conditions—if necessary at all.

Or, perhaps, "Hired Man" insurance—a policy to pay \$50 to \$75 cash per month for a few years until the chil-

## Big Job at Home

After more composed reactions, we have come to view our part in this war with more definite resolve, viz., to stay on the job we have and prove our real value to our country.

Certainly, a survey of the many contributions life insurance and its people are making daily is proof enough of our value. The Treasury will testify, (and it has), as to the importance of the millions of dollars going into war bonds from the life companies. Also, the thousands of employees and agency people putting every cent possible into regular purchases is another evidence of our sincerity.

The problem before us now is—How can we do a better job in the life insurance business? We know it is a patriotic and a loyal job—we know its benefits are necessary and vital to national security and safety, therefore, we can proceed to study our market and its related changes upon our methods and procedure.

## Important Factors

The first factor influencing the buying public is the greater income today. Second, it has greater margin of money available from this income because of limited purchases and necessary restrictions.

Third, we are all operating on a streamlined war budget.

Who are we going to call on as prospects now? Well, I'm sure we will agree that there are several classes of people that immediately come to mind.

1. War workers and related industries.
2. Women, both employed and home.
3. Children—all ages.
4. Farmers and families.
5. Our regular market—modified by the new conditions.

What should be our procedure in selling today? Herein lies the secret. We may continue about our job as we have in the past—but tune up our methods to the times.

## Price of Successful Achievement

To succeed in selling today, I believe it takes:

1. Knowledge—present the simple facts of life insurance—what it is and does—in terms people can understand. Sell today, as always on primary needs, —food, clothing, and shelter. Stop writing policies! Start giving service!
2. Plan of Action. Set a course of work to do. Regulate your calls as to proper hours, depending upon the



dren are educated and can then take over the farm.

While I have placed special emphasis on the farm market, maybe it would be well for many of you people to take stock in your selling also—you may now be working in fields that have had the crops harvested.

As to the city employed prospects. Don't push too hard for big policies. First try to explain their social security picture to them. Very few understand it or know the benefits that will await them.

Your first duty to them is to arrange this program for them—tie in the existing life insurance, then show how a small additional policy raises their income to a higher level to really enjoy their retirement days.

Further, in planning their future, don't fail to impress upon them the need of the family for greater income—rearrange existing settlement options—pay more cash at death for administration and tax liabilities.

#### Must Do Better Than Average

Don't forget that to earn the right to be outstanding in life insurance selling you have got to do better than average work. Your compensation will always be in proportion to good work done.

Lincoln once said, "Without difficulty there would be no such thing as achievement." Certainly that is true today. In times of stress and trouble men think more of homes and loved ones than they do in normal times. They see more clearly the havoc death can bring, regardless of cause, to their family. They are therefore more ready to protect those they love. This means a real challenge to you and me in life insurance to do a better job than we have ever done before. Will we do it? You answer!

#### Wage Earner Market Is There, Hedges Declares

(CONTINUED FROM PAGE 8)

man. Next we found that it was necessary to step up the number of work hours per day. We realize that for the most part the sales would be smaller in size. We realize that the percentage of sales to the number of interviews will probably be less. We also realize that the type of selling would be somewhat different. So, in order to keep our minds on the specific job of selling, we said first we must have a definite sales idea—a track to run upon which regardless of what the prospect said or did would always bring us back to the fundamental points involved in our particular presentation. When the prospect said, "Taxes or more bonds," we said, "but look, it provides \$50 per month for your family for five years." When the prospect said this or that—we could always

say, "but look," and go back to our diagram.

We found that we could discard some of our super-educational ideas with the type of people we had to sell—that options of settlement—that pre-approach and all the reasons why men do not buy—and the steps of the sale were important, but the buying unit of the individual we were now calling on could more readily understand the language of 15 cents per day, \$1.10 per week for the benefit of Maggie and the kids, to keep them off the washboard. We learned that if we went back to some of the "mother, heaven and home" talks that we used to make in our early days in the life insurance business were potent, and that men acted because their emotions were aroused. The honest truth is that we're selling \$2,000, \$1,500 and \$2,500 of life insurance to men, because they love someone and because they might happen to die and because they're going to need some cash in the till to pay funeral expenses and doctor bills. This had been called a little bit unscientific in selling, but it's putting some commissions in the pockets of the agent and I dare say that it will do a pretty good job to give a frugal widow a couple of thousand bucks, whether it's programmed or not.

Sure, we're having a tough time keeping up our volume. We're having a tough time keeping up our enthusiasm to the proper pitch. The toughest time we're having, is the fact of learning to work 12 and 15 hours a day, to drive ourselves on and keep the enthusiasm, to get into the homes, to wait on the front doorstep for the man to return from his afternoon shift, or midnight shift. The toughest thing we're having to do is to change our habits of 10, 15 and 20 years. Don't let anyone tell you that the man who works today with a little family of two, three or four children, making \$50, \$60 or \$75 a week isn't just as much interested in his family, as the man whom we sold in the past (the white collar man if you please behind a polished desk). Sure, the worker has to be educated a little more, his conception of life insurance isn't great—but his love for his family is as great as anyone whoever graced a paneled office with his presence.

Again, then, it sums up, it seems to me, in the whole story of being able to adopt the right mental attitude, to accept the facts that here is a market, if we have the courage to go to the market. That people will buy, if we have the courage to look a man in the face and tell him that if he dies before tomorrow morning, his family may be a subject of charity, then we can have the courage to change our habits, so that we begin to work any number of hours necessary to be successful. That is the challenge in my opinion today, and those men who are accepting that challenge are writing a good volume of life insurance and putting commissions in their pockets now.

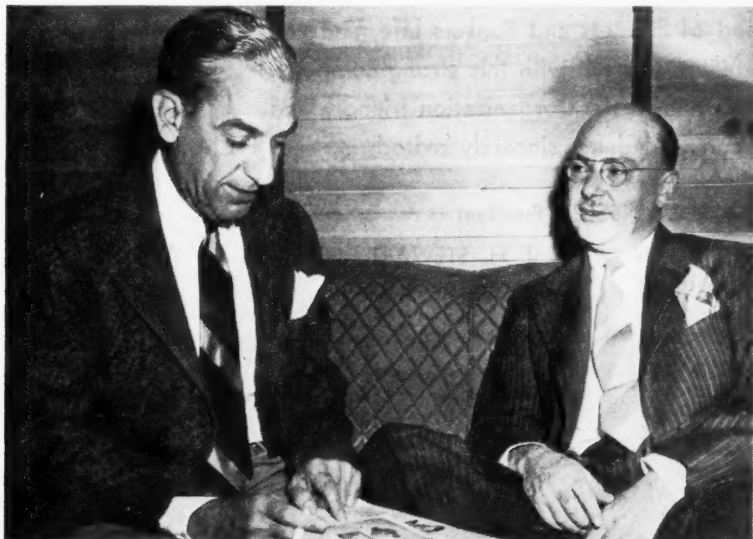
## The Life Underwriter is doing his share for Victory

The economic well-being of a nation is directly dependent upon the economic well-being of the individual.

The greatest contribution made by the life underwriter in the War effort is that of continuing to sell security for the hour of need.

*Kentucky Home Mutual  
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LOUISVILLE ~ ~ ~ ~ KENTUCKY

**ELLSWORTH REGENSTEIN**  
President



Claude C. Jones, Connecticut Mutual, Buffalo, and Sidney Wertimer, Prudential, Buffalo, new trustee.



## Salary Savings Field Is Better Than Ever Now

Russell Perry, agent of Connecticut Mutual Life at Memphis, Tenn., is writing considerable business through the salary savings route. He specializes on that. In speaking of his work, he says:

"Present day conditions have brought about a much broader employer-aid-to-the-employee relationship. The employer today is certainly wanting to keep his employees satisfied. Anything that he can do towards this end is receptive to him. Salary savings insurance today offers one of the bridges for the employee to see that his company is taking an interest in him. The approach for installation of employee insurance should always be made through the top-man in the organization—president, general manager, or the one who actively handles its affairs. All of these men are more or less familiar today with the terms pension trust, salary savings, salary continuance, etc., so what you are talking about to them is not a complete mystery.

### Smaller Concerns Excellent Prospects

"Heretofore only the large company has been thought of as the salary savings prospect. Activity today among the smaller companies makes them excellent prospects. Plants employing 50 to 100 employees are good prospects. In talking with the employer, I use a company book, which contains testimonial letters from concerns in which our office has established salary savings franchises. It also contains other letters from national concerns which have a franchise with our company.

"The book also contains a number of actual letters that the employers have written to the employees telling them of the installation of the franchise and introducing me or the agent who will work the case. This book is an excellent motivator to the employer as it shows him to just what extent he must tell the employees about the plan. Almost invariably, the employer will select one of the letters that some other concern has used in telling his employees about the installation and agent.

### Posting of Letters

"When actual solicitation starts, in addition to the letter to the individual employee, it is a good idea to have letters posted on bulletin boards around the plant and in the various departments. The employees should be worked by departments as concentration brings about the best results. When one in a group is sold it makes it easier to sell the next one and so on down the line until each little group or clique is worked. Work at lunch time, quitting time and even nights is necessary today in order to get to see the employees. Often it is impossible to see these men during working hours, particularly when they are working on an hourly wage.

"If you can get the employer to make weekly deductions, where the employees are paid weekly, sales are easier as the employee does not feel the deduction from his pay-check as much when it is in these small amounts. A simple illustration on what the employee will get if he saves one or two hours pay a week is an excellent breakdown in selling. On a skilled employee, one hour of overtime each week will buy a nice sized policy for him.

### Best Kind of Prospect

"All kinds of businesses, and of course particularly the concern which is doing some sort of indirect defense work, are good prospects. I have recently installed plans in electrical concerns, pump manufacturers, oil refineries, laundries, newspapers, armature repair concerns, auto parts distributors. Most of these concerns employ less than 100—some about 150 people; one had about 350.

"As in regular selling today, the

problem of getting to see the man is a big one. He is easier to sell than to see. For that reason alone, salary savings offers an easy way to catch the prospect who perhaps works odd and long hours and whom otherwise you could not see on the job. Then too, he is making more money than he has ever made and this makes the selling job easier. The salary savings letter of introduction also gives you a strong entree to the person who would be valueless on cold canvass. Then, too, the follow-the-leader psychology is a big factor. When the plan gets to rolling, and at first it may seem impossible, they buy fairly easy. Also the persistency of salary savings business has proved to be as good as annual premium payments. So salary savings eliminates some conservation work."

Doing less work never yet helped to solve a problem.

My insurance company will lend you a date of death until you get one of your own.



John A. Glenn, Minnesota Mutual Life, Winston-Salem, president North Carolina association, and Karl Ljung, who is assistant manager of agencies of Jefferson Standard Life.

## Keeping Pace and Keeping Faith

### "POLICIES THAT PROTECT"

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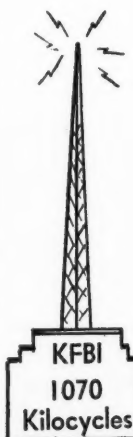
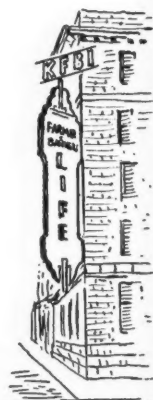
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H. K. LINDSLEY, President

F. B. JACOBSSHAGAN  
Vice-Pres. & Secy.

J. H. STEWART, JR.  
Vice-Pres. & Treas.



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**INSURANCE COMPANY**  
*Wichita, Kansas*

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**to the**  
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**of**  
**Life Underwriters**

**MODERN LIFE INSURANCE CO.**

M. A. Nation, President  
**WINONA, MINNESOTA**



## EFFECTIVE USE OF THE TELEPHONE

Proper and efficient use of the telephone by life insurance salesmen has become more important than ever in these days when most prospects are busy and busy people include most of all the good prospects. With the right technique it is not only a great time saver but a most valuable aid in prospecting even among total strangers as well as in dealing with clients and friends. Used cautiously, after advance preparation, the telephone will reduce the time usually consumed in prospecting by at least half and often still more.

James C. McFarland, general agent Ohio State Life at Cincinnati, who has used the telephone exclusively with all new prospects for more than 10 years, finds its use most essential to his business. After long experiment, the methods he has developed are working so well that just recently he got six appointments out of seven calls to total strangers in the timely field of the war worker, an entirely new category for him.

### Letter Is Preliminary

Before telephoning new prospects, Mr. McFarland always sends a letter to each one, using all the effectiveness he possibly can. Among other things, he refers to half a dozen associates or friends of the prospect, known by Mr. McFarland, one of whom at least he has specially contacted about the prospect. The letter, in addition to containing prestige building material, always states that he will telephone sometime soon.

After a straightforward identification of himself over the phone, Mr. McFarland says "I would like to talk to you some time about your life problems. When would it be convenient?" It is important to say "when" and not "if," Mr. McFarland finds, because he does not get a direct "no" answer to "when." Then immediately he makes two promises (1) to make no effort to sell on the first interview and (2) that he won't come back unless asked to do so. This he finds relieves the prospect immediately because most objections are to the interview rather than to life insurance.

While it is necessary to be quick on the trigger, Mr. McFarland has found it is most helpful to limit the rest of

the phone conversation, if any, to "futures"—stressing that while he may have sufficient insurance now, the prospect is interested in his "future program" and that is all Mr. McFarland wants to discuss. In all his telephoning



JAMES C. MCFARLAND

the effort is to sell the interview—not insurance, and to imply that if the prospect is not interested in seeing him, he does not want to see the prospect. When done this way, according to Mr. McFarland's experience, if one shows he means this, he not only saves many useless interviews but quickly gets on the right basis with real prospects.

In the actual interviews, Mr. McFarland carries out all his phoned promises and sells entirely on a simple programming plan. While he admits some prospects are missed by using the telephone 100%, his results—of which the following test is typical—speak for themselves:

In 235 calls after the preapproach letter, appointments made 28, people not in 128, to be called back 48, flat turn downs 31, applications written 23, for an average of slightly over \$3000 each. In the past year Mr. McFarland has paid for over \$300,000 every cent of which came from telephone arranged interviews.

## "If You Can't Get in Tune, Start Scattering Nails"

By TOM B. REED

Agent Great Southern Life  
Oklahoma City

I was sitting in my room at the Waldorf-Astoria in New York last December with the vice-president of my company (both of us there on different missions) listening over the radio to President Roosevelt and our Congress down at Washington declaring war on Germany and Japan. I asked him what I should do about my business on my return home. One remark he made in our conversation was that there would still be a 1945 and we would still be in business when this war was over. Two months later Herbert Hedges made the same remark—so, true it is, there will be a 1945.

Since the declaration of war I have found that customers, new and old, will talk insurance to you; while, six months



TOM B. REED

before, I believe they were waiting to see what would happen. They know the situation now and business can be carried on. Evidence of this is the fact that our nation's business for the first six months of this year showed an increase of 6 percent and, in my opinion, it was not all written on defense workers.

I felt that, if I were going to be in competition with \$18.75 war bonds, I would start buying some for myself first to see how the fellow who was buying would feel when I talked with him. We are on the same level—he shows me his "stack" and I show him mine, which disposes of that argument and makes him easier to sell. After all, neither he nor I is going to buy enough bonds to retire on or give a big income to our family out of their proceeds and surely neither of us would buy another nickel's worth if peace comes tomorrow.

### Tries to Extend Acquaintanceship

So, most of my planned work and the 30 or 40 recipes I have used in the last 15 years are still working. I haven't quit my club. In fact, we have a new one opening in Oklahoma City Sept. 1 and my dues are already paid because, up there on the 30th and 31st floors of the First National building, I will meet new faces and new prospects—the new men and women who have moved to our city due largely to five new defense projects (\$125,000,000). A large percentage of these people are going to stay here.

I hear some of the boys saying that they can't find these new people, except at night; and those they do find are too

## First Six Months of 1942

We are happy to report that:

PRODUCTION

....WAS UP

TERMINATIONS

....WERE DOWN

INSURANCE IN FORCE

....INCREASED

LARGE ENOUGH TO SERVE YOU  
SMALL ENOUGH TO APPRECIATE YOU

## The Manhattan Life Insurance Company

120 WEST 57TH STREET  
NEW YORK, N. Y.

FOUNDED 1850



### OLD GLORY . . .

symbol of the American way of life . . . the emblem of Freedom, Tolerance and Decency . . . ideals for which we fight on to Victory.

### LIFE INSURANCE . . .

symbol of the American way of life . . . guardian of the home and family . . . tested in another emergency and meeting the challenge of these unusual times.

**CENTRAL LIFE**  
ASSURANCE SOCIETY  
(MUTUAL)

HOME OFFICE

DES MOINES





OFFICE OF THE GOVERNOR  
SPRINGFIELD

DWIGHT H. GREEN  
GOVERNOR

August 5, 1942

Mr. C. M. Cartwright, Editor  
The National Underwriter  
175 West Jackson Boulevard  
Chicago, Illinois

Dear Mr. Cartwright:

Life insurance has its fullest development and widest expression in America. It fits perfectly into the American way of life. It is a vital part of our social and economic structure.

Through the ministry of life insurance, children are educated for useful careers, women are protected, homes are guarded, the most precious values of our civilization are preserved. Much of our industrial development, a world's marvel, has been financed with life insurance money. The accumulated reserves of insurance now bulwark America's war program, and in coming years will carry forward the manifold enterprises of peace.

Life insurance men are missionaries of thrift, foresight and unselfish devotion. We are immeasurably the better for their untiring work. Power to them, and continuing success!

Sincerely yours,

*Dwight H. Green*  
Governor

busy to talk, or are asleep in a trailer out at the edge of town. I don't believe this type will keep their insurance when they have to settle back to normal times. Besides I would rather spend five bucks a month for my membership in a new club and meet a new crowd. Furthermore, my tires are worn out and Mrs. Reed won't let me have her car to chase these trailer fellows down.

#### Digging Down in the Soil

A. R. Jaqua of the "Diamond Life Bulletins" told what was left to solicit this year at our sales congress and my advice, too, is that if you can't own some wholesale business, group, salary savings and pensions, there's very little left after the industrial companies get through with "Mr. Public."

Maybe I feel too "smug" with the ten salary savings accounts which I own, but they still produce \$500,000 of business annually.

If I were you and didn't own a salary savings franchise, I would never go back to my office until I closed one. They are a positive cure for headaches, past, present and future. Remember there are only 15 percent of the public not attached, directly or indirectly, to some group, pension or salary savings. Crawl up on the bandwagon and do the driving!

The same kind of boys and girls are getting married and they are having the same kind of babies and they all like the same kind of baby book I give them. These cost a dollar and I've sold a hundred of them (apps—if you don't get me) at a profit of from \$15 to \$500 each.

#### Where to Find Prospects

If you are a golfer; aren't you still playing? Well, the same fellows are out there and some new ones besides. They are still good prospects.

If you are a hunter, go ahead and buy a new pup, train him and ask some good prospects to shoot birds with you. There's no proration on the pup or on the game either, and surely none on a prospect.

Sirloin steak is a little high now, but

men still love to eat it. Keep taking them out for a 45-minute visit over food.

Quit worrying about what Washington is going to do about the \$40,000 exemption. Whatever they do, you are going to have just as good a story anyway. There are no other salesmen like you—all you need is to take a big "pot shot" at all these imaginary difficulties.

If your general agent or manager hasn't gotten in tune with you, forget him for a week and start out Monday morning with some of those wonderful hunches you thought of in the middle of the night. Ninety percent of them will work.

#### Watch Salary Increases

Right in your town, lots of men have gone to war. Don't you realize some one has taken their places? Sometimes it's a girl. Most of these people have increased salaries. Beat the other fellow to them while he's chasing defense workers.

After all, if you will pay some attention to what you read in our weekly trade papers and to what your company is trying to tell you, your business is bound to increase. The men at the source of both of these are optimists. If you can't get in tune with them, get out of the business, look up the carpenter's union, give them a 100 bucks for a card and start scattering nails.

#### Regional Conferences Helpful

The regional conferences inaugurated the past year have been an important factor in improving local association management and bringing helpful information to local offices. W. Rankin Furley, Berkshire Life, Pittsburgh, reported as chairman of the committee on local association administration. The committee strongly recommended their continuance as a major objective.

It also urged that a larger number of state associations hold one day training conferences for newly elected officers of local associations, and feels that such conferences are almost vital to the officers.

## A Picture of Progress

Something Useful

Something Timely

Something Attractive

— and you have a

**GOODWILL BUILDER**



*How* can you determine a soldier's, sailor's or marine's rank? What is the pay schedule? What is the insignia of various branches of the service?

These questions are something in which nearly everyone is interested. Connecticut Mutual's new Insignia Folder, printed in full color and containing the new pay schedule as recently passed by Congress, gives the answer to these questions.

Our representatives like it — the public likes it — *it's a Goodwill Builder.*

"Sales Helps in Step with the Times"

**Connecticut Mutual**  
Life Insurance Co.

**96 years of Dependable Performance**



W. J. Schmidt, president Cleveland association, and Lester S. Becker, Lincoln National, St. Louis national committeeman.

### Good Fellowship Luncheon Is N.A.L.U. Finale

(CONTINUED FROM PAGE 6)

the present rate those enrolled are buying bonds in the amount of \$200,000,000 a year.

At the Washington meeting Tuesday there were 42 leaders from throughout the country and of these 30 were life insurance men. During September payroll savings will be emphasized throughout the country in a huge effort to reach the 10 percent of payroll signup by Sept. 30. The job, Mr. Huth said, has been only one-third completed. The assignment to the N.A.L.U. is the most important civilian job of the day, and is so regarded in Washington, he said.

Stacy Webster, Provident Mutual, Pittsburgh, the Pennsylvania chairman, gave some valuable observations. In Pennsylvania the plan has been installed in 7,876 plants.

Mr. Andrews also introduced H. K. Cassidy, Pacific Mutual, San Francisco. California leads the nation in per capita purchase of war bonds. The final speaker was Eber Spence of Indianapolis, who also attended the Washington meeting Tuesday. The rate of purchase

of war bonds on the payroll plan is 3.6 percent of payroll, which means the job is only one-third done. Each agent in the country should assume the responsibility of working with five firms employing eight or more persons to get them on a 100 percent, 10 percent basis.

Mr. Andrews said there is a movement to have the life companies linked to the war bond drive of the life underwriters more closely.

President Witherspoon then closed the war meeting in eloquent fashion.

The convention wound up with a good fellowship luncheon Wednesday at which James E. Rutherford was officially presented as the new executive vice-president. The new board of trustees held a session between the close of the morning session and the luncheon and went through the formality of appointing Mr. Rutherford to the position.

Mr. Witherspoon presided and sang his swan song. He introduced the past presidents present, they being J. Stanley Edwards, Paul F. Clark, O. Sam Cummings, Julian Myrick, George E. Lackey, Lester Schriver, A. E. Patterson, Holgar Johnson, T. M. Riehle, C. Vivian Anderson, S. T. Whatley, and Harry T. Wright.



John A. Hill, Aetna Life, Toledo, and Louie Throgmorton, Aetna Life, Shreveport, La.

O. J. Lacy, president of California-Western States Life, Grant Taggart's president, was called on and stated he is pleased "to share Grant Taggart with you."

Mrs. Taggart and their twin sons, Hal and Cal, were introduced. Another recognized was Dr. S. S. Huebner, president of the American College.

Harry T. Wright, who preceded Mr. Witherspoon as president, presented to Mr. Witherspoon, in behalf of the officers and trustees, a cigaret box inscribed with the names of officers, trustees, and headquarters staff.

Then came Maxwell Hoffman, managing director, Wilfrid Jones, executive secretary, and Don Barnes, director of research.

Mr. Witherspoon presented Mrs. Witherspoon and there was brought to her a bouquet of roses.

Grant Taggart, in his first speech as president, made a great appeal for support during his administration. He announced his determination to steer the organization through what threatens to be a most difficult year.

Mr. Witherspoon then announced that

Mr. Rutherford had been offered and had accepted the position of executive vice-president and Mr. Rutherford thereupon was presented and made his first appearance in his new capacity.

### John Hancock General Agents Hold Parley

The annual meeting of the John Hancock General Agents Association started with a dinner at the Edgewater Beach Hotel in Chicago Wednesday evening. There will be a business session Thursday morning. Most of those attending have been in Chicago all week for the convention of the N.A.L.U. in honor of John A. Witherspoon, outgoing president, who is John Hancock general agent at Nashville.

Robert Williams of Little Rock is president of the John Hancock group.

When you don't believe in yourself—that makes it unanimous.

Poor eyes limit a man's sight. Poor vision limits his deeds.



## GREETINGS N. A. L. U. from Kansas City, Missouri

### J. FRANK TROTTER

Manager

THE MUTUAL LIFE OF NEW YORK

AN AGGRESSIVE AGENCY WITH EXPERIENCED STAFF FOR WESTERN MISSOURI AND EASTERN KANSAS  
FAIRFAX BLDG. 101 W. 11th ST.

### HERBERT A. HEDGES

General Agent

EQUITABLE LIFE INSURANCE CO. OF IOWA  
(Since 1867)

ARCADE E, BOARD OF TRADE BUILDING

### ROBERT J. COSTIGAN

MISSOURI BRANCH MANAGER

BUSINESS MEN'S ASSURANCE COMPANY

230 B. M. A. BUILDING

### J. R. FARNEY

DIRECTOR OF AGENCIES, WESTERN DIVISION

THE OHIO NATIONAL LIFE INS. CO.

MISSOURI-KANSAS-OKLAHOMA  
1111 BRYANT BUILDING

### KANSAS CITY AGENCY

J. D. McInnes, Manager

KANSAS CITY LIFE INS. CO.

UNIVERSITY CLUB BLDG., 914 BALTIMORE AVE.



## Successful Woman Producer Adjusts Efforts to Times

By MRS. BETTIE M. BOYD

In regard to prospecting and writing business, my aim is to always write \$200,000 or more each year as it takes this amount to give me adequate income for the things I wish to do. My first step is to try to pick my prospects from the people who have the money to pay the premiums, and who have good health and good reputations. My next step is

Mrs. Bettie M. Boyd, Mutual Life of New York, Troy, Ala., is the top-notch in territory managed by James D. Willcox of Birmingham. Mrs. Boyd has done a real job for Mutual Life since she became an agent in 1914. During the 28 years she has qualified 20 times for field club honors and 14 for national field club.

to follow the trend of the times from year to year and the needs of my prospects at that time.

When the years are prosperous, the work is easier but when the years are lean, I put forth more effort and make my plans to work twice as hard, seeing probably three times as many people and writing smaller policies to get the same results. I plan my work by keeping lists of people that I wish to see and people to whom I have talked, in each community. In other words I do not solicit at random.

### Knows the Home Folks

I naturally know the people in my own town and surrounding towns, their financial ratings, etc., as I have lived in the same town most of my life. When working other communities I go to the banker or some other well known business man and get him to give me the names of people who are in position to handle insurance and who might be

prospects from the standpoint of good health. Then I contact these people and give them the privilege of saying "Yes or No," or else get them to tell me they will see me later at some specific time. I keep a card index of these people, listing their birthdays, number of children,



MRS. BETTIE M. BOYD

age of wife, and amount of insurance they already have.

I write both men and women on about equal basis and write the type of contract I think advisable to meet their specific needs. For teachers, I always try to write endowment insurance; for housewives, endowment or twenty pay life; for business men and women, the

type that is needed, namely ordinary life, preferred risk or twenty pay life, and sometimes term insurance, which nine times out of ten, I later convert to permanent insurance.

### Works With Policyholders

I work with my policyholders, and am able to write most of them again as well as members of their families from time to time. In good crop years I solicit farmers who own their lands, but never tenant farmers. If possible, I see the wife first and get her to cooperate. Where I am not known, I find a center of influence is a great help.

I write a good deal of small business because there are not many people with large incomes in my section of the country. When I solicit larger contracts, I generally outline to the prospect what can be done with his present insurance, making an analysis when allowed, and suggest additional insurance if needed to carry out the program for their specific needs. When this is done in a pleasing way it often results in a good volume of new business.

### Service Made Keynote

I make service to my policyholders the keynote of my business, giving a good deal of my time to this service, not only on Mutual Life contracts but also on any other insurance on which they

may wish information or service. I find that in this way my business repeats itself, and my clientele feel that I have their interest at heart. Incidentally the doors of my office have not been closed for 27 years and the people know there is always someone there to serve them on insurance matters.

### Many Have Lost Heart

Due to conditions imposed by the war, this year has brought about a very peculiar situation for the life agent. I find there are so many agents who have lost heart, and who frankly state that they do not see that they can write any insurance, and so have given up. My reaction has been to face the situation and to think it out. I eliminated the soldier and the possible draftee, the automobile man, the gasoline man, and men in other types of business that are affected by war conditions. This leaves the farmer, who is making a splendid prospect; the contractor and his key men; the government employee; the lumber and building material men and the proprietors of drug stores, eating places, grocery stores, furniture stores and other similar businesses in towns located near air fields and army camps. After contacting men in these different lines, I myself have been surprised at the amount of business that results.

## Indianapolis Life Men Are Meeting the Challenge

Life Underwriters are fulfilling tremendously important missions in the hour of their country's need

- Through War Bond Sales
- Through Civilian Defense Activities
- Through diverting dollars into anti-inflationary channels
- and
- Through HELPING DEFEND HOME and NATION by spreading the mantle of life insurance protection.

INDIANAPOLIS LIFE FIELDMEN have gladly accepted positions of responsibility in War Bond Sales and Civilian Defense, and in addition,

They secured 22.2% more new PAID BUSINESS the first seven months of 1942 than for the same period in 1941.

They made July the LARGEST OF ANY JULY IN THE COMPANY'S HISTORY.

They SECURED AN INCREASE OF INSURANCE IN FORCE OF OVER \$4,500,000 the first seven months, bringing total in force over \$125,000,000.

We congratulate the men who have made this record. We commend life insurance men everywhere upon the vital part they are taking in answering the needs of Home and Nation.

### INDIANAPOLIS LIFE INSURANCE COMPANY

A Quality, Legal Reserve Mutual Company

Organized in 1905

EDWARD B. RAUB  
President

A. H. KAHLER  
2nd Vice-President  
Supt. of Agencies

## MUTUAL TRUST LIFE INSURANCE COMPANY

HOME OFFICE  
CHICAGO



FIELD BUILDING  
ILLINOIS

*"As Faithful as Old Faithful"*

### IS THE GENERAL AGENCY SYSTEM ON ITS WAY OUT?

The answer to that one is that practically all mutual net level premium companies have been built up under that system and are making steady and substantial progress year by year.

So long as freedom reigns in a free land and men are born who learn how to crack the whip over their own backs the General Agency System will continue to grow and prosper.

A small group of successful General Agents has, in 37 years, built up for Mutual Trust, assets of 55 millions and insurance in force of 200 millions. There is no death rattle in that.

*Nothing Better in Life Insurance*



## Look for New Opportunities Not the Deterrents

By **GEORGE H. HUNT**

Recently the Dominion of Canada's minister of finance, J. L. Ilsley, introduced to the Federal House a heavy wartime budget. A new income tax schedule was brought in increasing taxes so drastically that in some instances Canadians will be paying an income tax actually greater than that paid by a person of comparable income and family circumstances in Great Britain.

To the Canadian public the 1942 budget was the feature news item of the day and the newspapers were eagerly scanned for the rather awesome details. Like everyone else the life insurance men in Canada read the news with mingled pride and, it must be admitted, a rather sinking feeling at the pit of the stomach. Yes, they agreed among themselves, the taxes were heavy—heavier than many had expected. And into their minds crept this gnawing thought—everywhere their prospects were reading and digesting this news, too. What was going to be the result on their business?

Let me quote as illustrations what happened in two of our own agency offices. In one city branch the manager called the salesmen together and said: "Fellows, you have all read about the new budget. It's pretty bad news as you'll all agree, and our prospects are going to be rather upset for awhile. Now, what I propose is that we knock off work for a long week-end—get away somewhere for a few days' holiday

wise go into consumer goods and thus help to combat inflation) were on the job six and seven days a week!

The second manager, on the other hand, found in the budget good news for the life insurance salesman. It reflected increased purchasing power; it



**GEORGE H. HUNT**

focused attention on the importance of saving. Here was an opportunity on which to capitalize today.

Which branch, do you think, built up the better production record in the following weeks? Of course, you are right.

Here's a fighting message from George H. Hunt, general superintendent of agencies of Imperial Life of Toronto, who reviews the wartime production situation in Canada. Mr. Hunt, a C.L.U., has had conspicuous success since he joined Imperial Life in 1906, and the timely suggestions he sets forth here for meeting present day problems are worth deep consideration.

where we can forget about this news, and come back to work after all this has simmered down."

In another branch office—this one a semi-rural agency where the salesmen couldn't readily convene—the manager immediately issued a bulletin. Space here does not permit reproduction of the whole of it, but here is the gist:

### Reflect Ability to Save

"Yes, the new taxes are heavy. But they are also a reflection of the country's increased ability to save. Savings bank deposits are now at an all-time high, indicating that there is, despite the taxes, more money than ever before available for investment. Moreover, the fact that the government has exempted from the compulsory savings feature of the new tax an amount equal to the premiums on life insurance policies owned by the taxpayer and already in force indicates the high regard of the government toward this method of saving, 'freezing' as it does funds which might otherwise be diverted to consumer goods. Let's capitalize on this favorable attitude towards our business which the government has built up today.

"The really bad news to the life insurance man today is not the war or the budget headlines but those little death notices that on occasion indicate that a personal friend or one of our prospects has died last week-end without benefit of the life insurance we could have sold him last week, yesterday or last night."

### Two Attitudes Are Contrasted

Now, contrast these two attitudes. In the first case the branch manager built up in the minds of his men a definite fear as to the effect on their writings of the new budget. What was worse, he advised them to "take a holiday and forget the budget," and this at a time when other war workers (and life insurance men in Canada, by the way, do consider themselves as engaged in direct war effort, collecting and centralizing funds which to a large extent find their way to the war effort, at the same time helping to freeze money that might other-

Fortunately the attitude of most of our managers and men with regard to the budget was militant rather than fearful, with the result that in the week in which the new budget was introduced Imperial Life received more applications for new insurance, with one exception, than in any week in recorded company history, and its records in this respect go back to the boom years of the '20's. The total number of applications received in that particular month was also the greatest for any monthly period in recorded company history.

### MANAGER A MINUTE MAN

From the foregoing can be seen the particular importance of the branch manager or general agent in the scheme of things today. He is right at the heart of any morale problem that may develop as a result of current happenings. He it is, who is in a position to help most quickly when any news breaks that may lead to low spirits or weakened morale. True, the home office can, and should, back up his efforts immediately by bulletins, house publications, visits by agency men, and so on. But they are not on the spot when news breaks, and consequently their efforts can only be a supplement to those of the general agent. He is the "minute man" of the organization when quick action is necessary.

Out of our as yet limited experience to date in the war certain ideas have crystalized in the minds of those charged with agency management as to what the general agent and the home office can do to help the fieldman and what he in turn can do to help the management to help himself. These are in the nature of "do's" and "don't's" and like all such are in some instances controversial. Whether or not the reader agrees is not so important, however, as the fact that these "do's" and "don't's" actually reflect the results of Canadian experience.

(CONTINUED ON PAGE 30)

## CAPITALIZE WITH CAPITOL LIFE

(Established 1905)

A strong enduring company which for 37 years has offered dependable service to thousands of policyholders in the Rocky Mountain, Southwest and West Coast areas.

Address inquiries to W. V. Woollen, Agency Vice President

## THE CAPITOL LIFE INSURANCE COMPANY

Clarence J. Daly, President

HOME OFFICE

DENVER, COLORADO

"Enduring as the Rockies"

## Keeping Up the Pace in War Time

When a company is able to meet storm and stress, war, pestilence, plague, depression, investigation, harsh and unjust criticism and still maintain its stride it is evidence of unusual vitality and the possession of the seeds of continual progress.

The North American Life prides itself on what it has overcome as well as what it has done. Unusual emergencies that confronted all companies, trying situations, unforeseen events have all been factors in testing the North American and preparing it more strongly to conquer the so-called foes.

Our agents believe in the indomitable will and spirit of their organization, the never-die attitude in their work, the determination to fight harder when it is necessary. In this way the company's fiber has been toughened and better adapted to confront abnormal situations.

Life insurance selling is a Great business for Great men.

Write if interested in a  
Permanent Connection

## NORTH AMERICAN LIFE INSURANCE COMPANY

E. S. ASHBROOK  
President



PAUL McNAMARA  
Vice-President

JOHN H. McNAMARA  
Founder

North American Building, Chicago, Illinois

# Courage, Enthusiasm More Essential Than New Ideas

By KARL G. GUMM

Assistant Superintendent National Life of Vermont

In my opinion, selling life insurance in war times takes the same thinking and action that it takes in normal times. I have often thought that if life insurance salesmen did not spend so much time looking for new ideas for selling life insurance, they would have more time to use the old ones which for years have caused people to consider and purchase adequate amounts of life insurance protection.

It seems that the difficulty in selling comes because of the fact that the prospect (and agent) does not think normally during times of stress which makes the agent's job more complex because he must bring a man to the point of logical analysis before he is in a position to think clearly about his personal affairs.

## Big Factor is Morale

Personally, I feel that one of the greatest factors in selling today is morale and that ideas used in the past will get adequate results now if enthusiastically and courageously presented by the salesman.

It might be that salesmen have in some instances forgotten that life insurance was invented for the benefit of widows, orphans, and the aged. This is true today, be it pension trusts, salary allotment, insurance for taxes, and partnership or corporation insurance. The ultimate benefit is for widows, orphans, and the aged.

It is essential that the agent have a positive attitude toward life insurance, for I sincerely believe that the salesman who actually believes that life insurance is the greatest thing in the world will have very little trouble in keeping up his production if he is energetic and sincere.

## Very Pertinent Question

Personally, I feel there is only one basic idea that will "hit a lot of folks" and from this idea emanates all the ideas with their enlargements which we have today. I put it in the form of a question, "What would the future hold for your family if you should drop dead this minute?"

There are many ways of asking this question and the different ways and methods may be considered new ideas for selling life insurance.

I maintain that if life insurance men would ask this question of every prospect they call on and then have the additional intestinal fortitude to follow through helping and making men face the facts in practically every instance, he could present a plan that would fit the situation and carry through to conclusion every man's plans and desires in proportion to his ability to finance the plan that would do the job.

## Getting Prospects

I believe you will agree that almost any agent will admit that efficient prospecting is 85 to 90 percent of his success. Volumes have been printed on how to qualify prospects. Therefore, if an agent spends approximately 5 to 10 percent of his time inefficiently (in some instances) building that part of his business which is responsible for 90 percent of his success, isn't the answer obvious?

The agent today who looks upon prospecting as a pleasure and a privilege is having very little trouble with his production. He is scientifically building the foundation of his future success because proper prospecting by the individual agent for his type of selling will solve many of his problems, not only during war time but in the future. If his particular type of prospect is not buying today, it is up to the agent to change his selling plans for plans and ideas that will

get business under present-day conditions.

I admit that it is more difficult today, in some occasions, than in the past to write business—but not too difficult. It is difficult, probably, because it takes more science and skill than in the past. The men who are getting policyholders today have reached the concert stage of the concert pianist who thrills his audi-



KARL G. GUMM

ence of qualified listeners because of the technique and skill he demonstrates during his public appearance. The pianist who knows his business would never think of boring his audience with the hours of practice and mental agony he has gone through in order to satisfy their desire for perfect harmony.

There will be a great many more policyholders per interview when there is more finished skill for presenting the greatest thing in the world—"Life Insurance."

## Attorneys Are Cooperative

Recruiting has always been a difficult task and today it is acute. Recruiting should be classified as a "must" activity for the general agent if he expects to remain as the head of a profitable business.

My heart goes out to the general agent because of all the jobs in the life insurance business today his is the most difficult, the most intriguing, and yet very remunerating when success is achieved. He must supervise a great many routine activities in his agency, all of which are continually demanding his immediate attention, while recruiting, the foundation of his actual success, is the one function that he can put off until tomorrow. The only way I know of acquiring men is to look for them, and this is by no means a new idea, but a broad statement that covers a multitude of activities which demand routine and skill that must be observed if success is to be the answer.

I would like to say that if I were selling life insurance today, I believe I would employ sentiment, emotion, love, pride and honest-to-God business logic as the basis of all sales presentations and try to follow the practice of that million-dollar producer who said he attributed his success to three things:

1. He talked to the right people.
2. He talked to enough right people.
3. He talked to them in the right way.

Buying life insurance in war time combines patriotism with prudence, aiding the government through making more money available for its war bonds and relieving the state of a certain burden through protecting the individual and his family against hazards that are greater than in normal times.

## Cooperation Committees Report Satisfactory Results

The life insurance trust council movement still continues to flourish, Paul H. Conway, John Hancock, Syracuse, reported to the National association. Much assistance has been received from the parallel committee of the American Bankers Association.

New councils have been organized the past year in Indianapolis, Philadelphia and Newark. There are now 23 such organizations, all organized since 1930. They include one state group (Connecticut), one regional group (eastern New York) and 21 city councils.

## Attorneys Are Cooperative

Progress in cooperation with attorneys, despite some discouraging conditions, was reported by Roderick Pirnie, Massachusetts Mutual, Providence, chairman of the committee in charge of that subject. With an ever-growing interest on the part of attorneys in taxation, pension trusts, and the problem of conserving estates, he said more and more attorneys desire to learn this specialized legal work and to that end are thoroughly cooperative. He urged that every association should have at least one joint meeting of lawyers and life underwriters each year.

## Give Boys in Service Peace of Mind

The fathers who have sons in service thousands of miles from home can give their boys peace of mind by writing and assuring them—"Come what will, son, whatever happens to me, your mother and sister will be taken care of."

Admiral Hart recently said that one of the concerns of the fighting men was whether the women and children of their families were being looked after.

The father continuing—"Son, suppose I was taken away by death while you were in the service. It got me thinking about your mother and sister—what to do about them. Today I have taken time to rearrange the program of my insurance, and I did buy some additional; and so, if I die, they will receive over \$200 a month for a period of a little over five years. There are also some extras. Yes, the next five years are important years to them, because surely you will be safely at home long before that time to carry on if I am gone. . . . I am glad to write you this way, son, because I know it will free you of any worry along that score."

It is awfully hard to explain what you don't know.

## THE NEW INSURANCE MONEY MAKER

issued by the

ILLINOIS BANKERS LIFE ASSURANCE COMPANY

## THE INCOME BUILDER

1. We have a NEW PLAN to enable you to make more money in these times.
2. This PLAN will not interfere with your present business.
3. ONE-TENTH THE SALES, through large first commissions and large renewal commissions will return you TEN TIMES the earnings of the same volume of life insurance alone under our plan.
4. IN ONE YEAR, you build as large a renewal income as you would in ten years writing the life insurance alone under our plan.

## 5. This Contract Pays All Ways:

If you live too long.  
If you do not live long enough.  
If you are disabled.  
If you have an emergency need for cash.  
ALL AT EXCEEDINGLY LOW COST.

HUGH D. HART

Vice President and Director of Agencies

**Illinois Bankers Life Assurance Company**

MONMOUTH, ILLINOIS



## Juvenile Insurance a Big Field Often Overlooked

Juvenile insurance is a great field for any agent and the producer who is not selling it is overlooking an important part of his life insurance service. N. S. Barrows, a leader in the S. S. Wolfson agency of the Berkshire Life, New York City, declared, pointing out that a man is foolish to confine his activities to older prospects. Mr. Barrows has had a long experience in life insurance. He writes a substantial volume every year and has done better than \$500,000 a year. About 20 percent of his business has been on juvenile policies and his average juvenile policy runs about \$10,000. Mr. Barrows "practices what he preaches" and bought juvenile policies for his own daughters, now 18 and 24, and sold policies on all of his cousins and nephews. Quite a number of Mr. Barrows' juvenile policyholders have now grown to manhood and they have bought juvenile policies on their own children from him. This fact gives Mr. Barrows a great thrill and he feels strongly that the agent overlooking this field is missing out on some of the finest agent-client relationships in the business.

### Uses Camera to Advantage

Mr. Barrows has long been an avid color camera enthusiast and he has films of every child of his intimate clients. It is a great pleasure both to himself and them to run off pictures of his clients' children who now may be grown up, at their own request.

Grandparents are good prospects for juvenile insurance and Mr. Barrows has had considerable success in inducing them to give their grandchildren "perpetual birthday presents" and has done this for his own grandchild. In one case, for example, he sold a father a \$5,000 policy for his young son. The son, now 26, owns \$75,000 of life insurance, which he bought from Mr. Barrows. When the son in turn recently had a son, Mr. Barrows went to the grandfather and readily sold him on the idea of buying a \$10,000 policy on the life of his three-day old grandson. Mr. Barrows took a special trip to Philadelphia to deliver the policy personally to the son as a gift from the grandfather. Mr. Barrows described very movingly how he talked to the grandfather about a policy on his new grandson, recalling how he had originally written a policy on the son, now a grown man. The son was quite overwhelmed when Mr. Barrows delivered the grandfather's gift.

Mr. Barrows said most emphatically that a father should have an adequate basic life insurance program before he was approached on the idea of buying policies for his children. He discusses the advantages of juvenile insurance from the point of view of the long pull and of putting away a small sum each year for the youngster.

When the child reaches college age, he points out, the policy will practically provide enough funds to finance a college education should the parents be in such a position that they cannot finance it. He believes it is desirable to keep the prospect's own personal program separate from the child's insurance needs. If the prospect states, "I am not interested in insurance on my child," Mr. Barrows says that he is likely to be 21 when through college and he may decide on a career in law or medicine. This will take a long time to complete, but the policy will have enough cash value to tide him through.

A life insurance policy is a fine start for a child when he is ready to get married. It may provide a basic policy for his own life insurance program or it may furnish needed funds to furnish a home or some other purpose. It is surprising to him, Mr. Barrows said, how many young people are uninsur-

able in their early 20's and their juvenile policy is then very important to them.

Generally, Mr. Barrows likes to sell 20-payment life juvenile policies or straight life. Life insurance presents no reinvestment problem which is common to other types of investments. There is no chance of losing the money and when the policy becomes paid up, the funds may be left with the company at a good dividend rate.

An appeal to pride is sometimes useful in selling juvenile. The fact that a friend has insured his two boys to give them a start in life with the knowledge that if anything happens to him, his plans are carried out, proves to be a good motivator. He says that when children get to high school age they talk about what school they are going to after they graduate. An insurance policy guarantees that they can go to the school of their choice. Mr. Barrows never talks less than \$5,000.

### Look for Opportunities, Not Deterrents, Says Hunt

(CONTINUED FROM PAGE 28)

They are not, therefore, submitted as suggestions to be followed but simply as "news from north of the border."

Here are some ways the general agent and home office can help the fieldman:

1. Feature good company, agency and individual production records by house magazine, bulletin, and letter even more frequently than may have been done in the past. Unfavorable war news often comes in regular daily doses. One effective antidote is frequent receipt of good production news, indicating that life insurance men are still carrying on effectively despite current conditions.

2. Do not stress too much the patriotic feature of our work, quote patriotic poems or overdo the "flag-waving" in our advertising, publications, and agency get-togethers. Patriotism is like religion. It is something a man has deep down inside of him and does not lend itself readily to vocal or printed expression.

3. Make frequent business surveys to indicate the sources from whence life insurance sales are coming. Last year we in Canada "went off the deep end" to some extent in urging life insurance salesmen to concentrate on war workers. While it is true that industrial workers are assuming increased importance as insurance buyers (in the Imperial Life one in seven who bought insurance in 1941 was an industrial worker compared to one in nine in 1940 and one in 10 in 1939) current surveys indicate that business broadly speaking is coming in not-greatly-changed proportions from those occupational groups to whom the fieldmen were accustomed to sell in the peacetime years.

### Importance of Telephone

4. Emphasize the importance of the telephone in arranging interviews. Gas rationing, and the lack of tire replacements, make it more than ever important to assure that our reduced travels result in the requisite number of interviews.

5. Give special recognition in branch and company contests by way of extra points for new prospects secured and for evening interviews. Lack of people to see and inability to adjust working hours to this type of business are by no means wartime problems, but it is now more than ever important to keep the salesman's mind on the job and his physical self occupied in a full day's work.

6. For the same reasons as in (5) above branch and company contests should be conducted more frequently than in the past. But in this connection—and this is important—lay off the war angle and entitle the contest a "baseball"

## 3 IMPORTANT POINTS YOU SHOULD KNOW ABOUT GREAT AMERICAN LIFE

1. That your efforts with this company are being appraised by home office executives who are salesminded.
2. That the home office staff has intimate knowledge of conditions in the field through actual working experience.
3. That the management has always directed financial policies to assure Great American Life men they are selling the soundest possible insurance values . . . in the form of truly "salable" contracts.

THE  
**GREAT  
AMERICAN  
LIFE INSURANCE COMPANY**

HUTCHINSON :: KANSAS

WILL S. THOMPSON, President



Webster says "zyzzogeton" is the "last word" in the language. Security Mutual says the new SECURITY SPECIAL Ordinary Life is the "last word" in policy contracts! Here is the answer to your need for an up-to-date contract to fit today's conditions!

Ask for sample contract and rates.

**Security MUTUAL LIFE  
INSURANCE COMPANY**

INCORPORATED 1886 / Binghamton, New York  
FREDERICK D. RUSSELL, PRESIDENT

or "golf" or "President's Month" or some such peacetime nomenclature. Do not run an "army," "navy" or "air force" contest. Do not make your local production leader a field marshal, the next highest a general and so on. Let us remember that the man beside us in our agency may have a son in the armed forces, and that to think of himself and other men around him playing at war while his dear ones are in mortal danger is, to say the least, nauseous.

Here's what the fieldman can do to help the management to help himself:

1. Never before has it been so important for fieldmen to "lay all their cards on the table" before the company management as it is today. Yet never before has there been so much hesitancy in doing so. The reasons, of course, are obvious. Men do not like to admit that the war has them in an inward turmoil or that they are being licked by some situation that has resulted from it. Albeit, the agent must be encouraged to express his fears and problems. Only thus can the management be in a position to help him.

Management must get closer than ever to the men. Ask them what particular problems are worrying them most at the moment. Perhaps they are upset mentally about what they should be doing about this war. Help them to arrive at a decision. Perhaps they are running into certain wartime objections to the purchase of life insurance. Help them to find the answers.

2. Men who are currently achieving above-average success in selling should be more generous in sharing their ideas with others. This is not to suggest that they have not done so in the past. But honestly, now—when did you last contribute an article, idea or suggestion based on your experience to your company house magazine or agency bulletin?

3. Finally, fieldmen should not be hesitant about making suggestions with regard to branch and home office practice that they feel might result in saving time, energy and company supplies. This is a time of change in our business. As



Manuel Camps, Jr., John Hancock Mutual Life, New York City.

this war extends and shortages of manpower and materials develop, adjustments will have to be made in our methods for greater economy and continued efficiency of operation. The fieldman, from his experience, can make valued contributions to this essential work of planned conservation.

#### Closer Relationship Urged

Sidney Wertimer, Prudential, Buffalo, reporting for the committee on cooperation with the U. S. Chamber of Commerce, urged close relations with local chambers of commerce and that other cities follow up the life insurance survey idea used so successfully in Boston. The U. S. Chamber has strongly recommended legislation permitting deductions within statutory limits of life insurance premiums from income tax returns.

## WRITING INSURANCE DURING THE WAR TIME

The Great Northern Life Insurance Company prides itself on being able to adjust its operation, its service, its practices to new conditions or emergencies as they arise. People and institutions are in need of life, accident and health insurance in these troubled days even more so than in times of peace. Therefore, the Great Northern Life recognizing the situation has geared itself accordingly. Life insurance is flexible and is able to meet changing demands.

Agents are particularly desirous of having a company that appreciates their problems and that can fit itself to a new situation at once. This means that the Great Northern Life during this war time recognizes a special obligation to agents and policyholders. War time service means something different from peace time service.

Time goes on without abatement. Conditions change. These new demands must be met. Life insurance is continuous but elastic and can be fitted to meet any contingency which may arise now or in the future.

## THE GREAT NORTHERN LIFE INSURANCE COMPANY

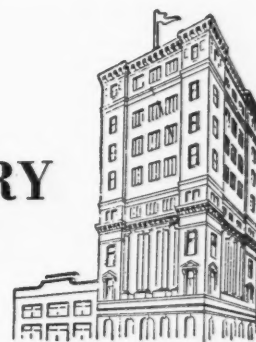
110 South Dearborn Street, Chicago

**WE SALUTE  
THE LIFE UNDERWRITER  
For His Sale of Defense Bonds  
A Typical American**



**PEOPLES LIFE  
INSURANCE COMPANY**  
*The Friendly Company*  
Frankfort • Indiana

## OUR 50th ANNIVERSARY YEAR



In this our Fiftieth Anniversary Year, Business in Force exceeds \$670,000,000. The Company continues to expand its operations and has recently entered three more States in the Union.

*The*  
**GREAT-WEST LIFE**  
**ASSURANCE COMPANY**

Head Office — WINNIPEG

*Our 50th Anniversary Year*



## Great Opportunity in Solving Problems

(CONTINUED FROM PAGE 4)

the suggestions that were made, my friend subsequently purchased some \$95,000 additional from me in the course of the next two years!

### Specializes in Service

"As a result of this experience, and because I did not wish to be considered just another high pressure insurance agent who was trying to sell a policy, I resolved at that time to give up the selling of life insurance, and to specialize only in service, with special emphasis on income settlements, trusts and taxes, and from that day to the present time, less than 10 percent of the business I have been fortunate enough to place on the books, has been as a result of a direct sales interview.

"My procedure is quite simple. Most of my prospects have been referred to me by a satisfied client. I go to him either with a note of introduction, or my collection of testimonial letters or as a result of an engagement that has been made for me, and my sole object is to convince my prospective client, first, that I know my business; secondly, that I am sincerely interested in trying to help him solve his own problem and thirdly, that I am not attempting to sell him any additional insurance. I assure him with all of the sincerity I have at my command, that the service will cost him nothing and that moreover he is not under any obligation whatsoever to buy even though he may adopt every recommendation I have made for the proper arrangement of his present insurance and I have done considerable work in bringing it about.

### SOURCE OF PROSPECTS

"Once the work is started, it is completed to the best of my ability, even though I am assured that no business will result, or even though I find out that the client is uninsurable. I will not back down from my original statement that he does not have to pay for the service. The result has been, that my clients have proved to be my best 'prospect getters.' New prospects are continuously being referred to me by them and new contacts continuously being made, and it is further interesting to note, that in the past seven years, most of my business has been done with people whom I met and really got to know since I have been in the insurance business.

"When the work is completed, I still keep up my contacts even though a sale had been made. When a court decision comes out in which I think he might be interested in knowing, I send him a copy; as the tax laws are revised, I send out copies of the revised tax bills. Last year, for example, I mailed out a little tax summary folder. It is nothing new, and the information is available through the papers and other sources, nevertheless my clients are made to feel that I am continuing my personal interest in them long after a sale has been made.

### Eventually Will Buy

"There is no point in trying to press for business as a result of my service, because as I indicated before, I know that eventually they will buy and as long as I know that I expect to remain in the insurance business, I can afford to wait until the proper time and not try to press for an immediate sale. Of course, this does not mean that I do not try to motivate the purchases. Of course, I do, but I do not try to high pressure."

After reading Mr. Rubenstein's convincing arguments for the using the service approach, it is hardly necessary to give proof that it actually works but the following results from one service call made in February, 1936, certainly dispel any doubts of even the most skeptical.

This prospect whom Mr. Rubenstein called upon six years ago was a close

friend but he had an "uncle in the business" and owned \$150,000 of insurance and didn't need any more. As a result of this one service call, Mr. Rubenstein has sold up to June 15, \$3,020,000 insurance, all paid for and delivered. He summarizes this record as follows:

Personal Insurance .....	\$ 353,596
Partnership Insurance .....	225,000
Corporation Insurance .....	225,000
Partner's Children .....	11,430
Partner's Wife .....	20,000
Three Employees .....	7,000
Partner's Brother-in-law .....	5,000
17 Policies on Executives and Department Heads .....	290,018
<b>TOTAL ORDINARY .....</b>	<b>\$1,137,044</b>
<b>GROUP VOLUME .....</b>	<b>\$1,883,100</b>

Although this particular case is exceptional, Mr. Rubenstein has had similar experiences with other clients. The \$400,000 he sold in February was on a client with a brother-in-law in the business and was a result of service rendered two years before. At that time the client had purchased \$60,000 business insurance from his brother-in-law and the policies turned over to Mr. Rubenstein to be included in the program but Mr. Rubenstein didn't let that discourage him and his tenacity finally paid handsome dividends.

### Comments on Situation

"Most new agents do not come into the business under as favorable circumstances as I was privileged to come," Mr. Rubenstein commented. "Most of them do not have a large number of substantial contacts, and they must of necessity be put into production as soon as possible if they are to remain as agents. The result is that in spite of the very fine training facilities which all companies now have, they cannot afford to render service as their primary objective. They must sell, and they must sell right away. The result is that we have built up a force of underwriters who are so urgently in need of living expenses themselves, that they fail to earn sufficient money for themselves because they cannot afford to give the time that it takes. I wish I were smart enough to know how to solve this problem. I confess I do not know the complete answer. Yet, I am convinced of the fact that the home offices must do something about it if they expect to keep, and to get new, promising men and women into the agency forces. Possibly putting them on the payroll for a period of six months or a year might be a solution. Certainly in troublous times like these, when any person who wants to work can get a job at a pretty good salary, it is increasingly difficult to hold on to old organization or to secure good new organization."

### Insurance Helps Prepare Leaders for Future

Thinking men know there will be an end to this war, and peace will live long. A victorious peace must find us a happy people—a hopeful people—children who have been tenderly cared for through these trying days, families held together, sheltered women, protected homes.

To bring this about becomes a responsibility of us back home, and particularly of those of us in the life insurance business. We are mindful that America's peaceful tomorrows will need doctors, engineers, scientists, educators and statesmen. We know that these important citizens and leaders of America's tomorrows will come from the boys and girls of today. We know that many of them will be carried through their years of education and training because of life insurance for a future day when our nation has earned and captured its victory.

We in the life insurance business realize as never before that life insurance is of the greatest importance in the building of America's tomorrows and preserving its future. The life insurance business needs quality men—it needs big men to carry on this American enterprise.

THE Jefferson Standard holds a strong position as it faces a new period of service. There can be no accurate forecast of the future as the world trembles with its people locked in terrific and terrible warfare. Even now our Government makes an increasing call on our ranks for man-power—we do not know the end. But, as the Company makes its sacrifice for the cause of freedom, there is a deep feeling of pride in what has been accomplished in a free country, and a great determination to carry on in the true American spirit, confident that victory will come to those whose forefathers wrote the first Declaration of Independence. Until victory comes, and from thence forward, our Field Force will serve those who believe with us that "a Jefferson Standard policy is a Declaration of Independence for the family."

## JEFFERSON STANDARD LIFE INSURANCE COMPANY

Julian Price, President

Greensboro, N. C.

## Second Front

The home front is the Second Front of this war. Upon the home front rests grave responsibilities, not the least of which is maintenance of our ideals. It was in defense of these ideals that all our battle fronts were created. Among those ideals is economic independence.

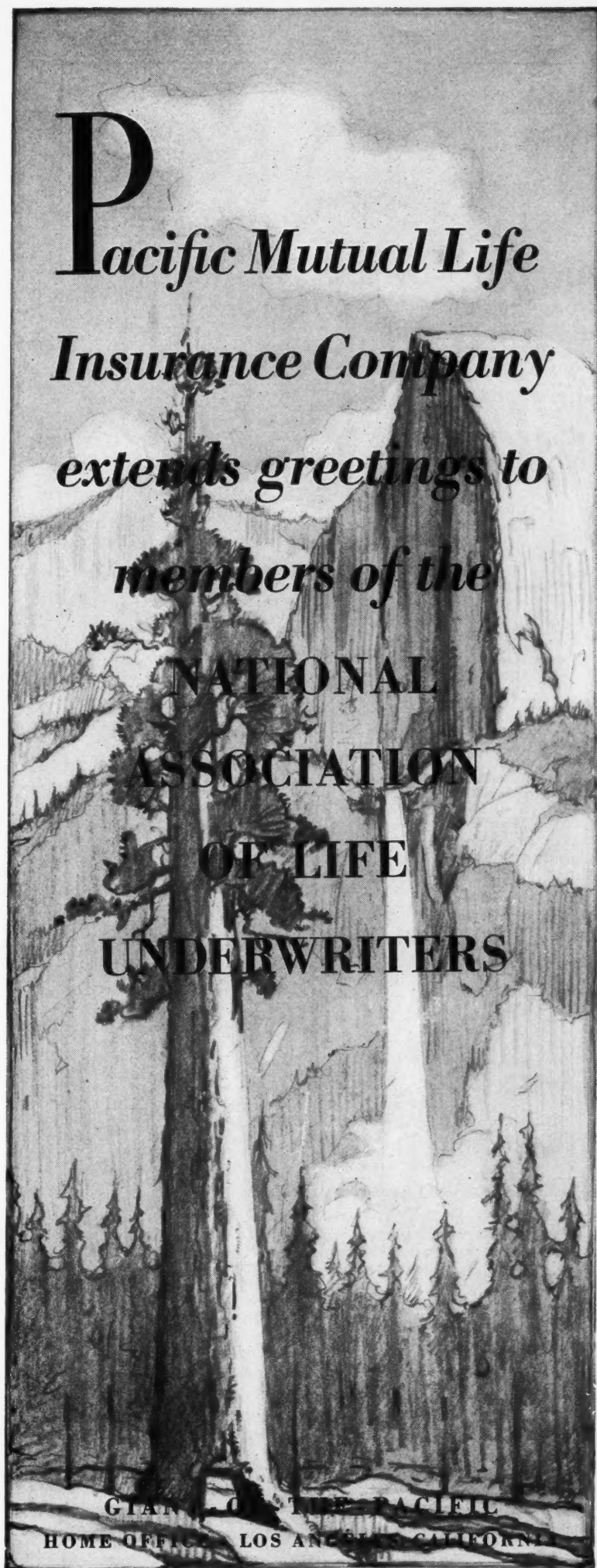
Fidelity has brought economic independence to the homes of thousands of its policyholders, through the "Income for Life" plan it originated in 1902. In the Fidelity sales kit, however, are included also Modified Life, Family Income, Family Maintenance, Modified Income for Life, Disability Income, Term to 65, Juvenile, Standard and Substandard.

For sixty-four years Fidelity has been known as a friendly company—friendly to agents and policyholders alike. That friendliness is still serving on the home front.

## The FIDELITY MUTUAL LIFE INSURANCE COMPANY

Philadelphia

Walter LeMar Talbot, President



**P**acific Mutual Life  
Insurance Company  
extends greetings to  
members of the  
NATIONAL  
ASSOCIATION  
OF LIFE  
UNDERWRITERS

GIANT OF THE PACIFIC  
HOME OFFICE LOS ANGELES CALIFORNIA

**Announcing!**

**A NEW STEP IN AGENT'S  
Compensation**

**A Plus  
CONTRACT**

*Liberal Commissions*

+

*Non-forfeitable Renewals*

+

*Lifetime Service Fee*

+

*Persistency Bonus*

This contract is the result of careful study and analysis over a period of eighteen months by the company. Our fieldmen are impressed with its fairness, its opportunities for immediate earnings and its opportunities for the future.

**TRULY A Plus CONTRACT**

**Commonwealth  
Life**

MORTON BOYD, PRESIDENT

HOME OFFICE LOUISVILLE



# HONOR ROLL

## SERVING IN OUR ARMED FORCES

NAME	CITY	STATE	BRANCH OF SERVICE
Anderson, Gordon	St. Paul	Minnesota	Army
Archerd, Lynn	St. Paul	Minnesota	Navy
Arnold, R. H.	Nashville	Tennessee	Army
Aurelius, Paul	St. Paul	Minnesota	Navy
Barnes, J. C.	Roanoke	Virginia	Navy
Berger, Donald	St. Paul	Minnesota	Army
Bergquist, F. W.	St. Paul	Minnesota	Army
Bowman, O. E.	Denver	Colorado	Army
Blacklock, W. T.	Austin	Texas	Army
Campbell, F. C.	Marine	Minnesota	Navy
Carlson, Fred	St. Paul	Minnesota	Army
Chapin, Glenn	St. Paul	Minnesota	Marine
Chase, Guy B.	St. Paul	Minnesota	Army
Chittenden, A. H.	Denver	Colorado	Army
Cogil, G. L.	Denver	Colorado	Army
Deming, Floyd	St. Paul	Minnesota	Coast Guard
Drier, T. G.	Three Oaks	Michigan	Army
Fearing, A. H.	Lawrence	Kansas	Army
Fearing, O. K.	Kansas City	Missouri	Army
Floren, H. G.	St. Paul	Minnesota	Army
Goldman, S. J.	Los Angeles	California	Navy
Hanson, Martin F.	St. Paul	Minnesota	Army
Hart, C. I.	Amarillo	Texas	Army
Hartman, John K.	St. Paul	Minnesota	Army
Herder, Kenneth C.	St. Paul	Minnesota	Army
Hobson, J. W.	Sacramento	California	Army
Hill, James S.	St. Paul	Minnesota	Army
Hong, Edward	Danville	Illinois	Army
Irwin, B. M.	Alexandria	Virginia	Army
Linn, Arthur J.	St. Paul	Minnesota	Army
Malone, Richard	St. Paul	Minnesota	Army
Mentzer, Robert F.	St. Paul	Minnesota	Army
Mitchell, G. M.	Anderson	South Carolina	Army
Muldrow, A. M.	Lubbock	Texas	Army
Olsen, James E.	St. Paul	Minnesota	Navy
Peterson, W. R.	Minneapolis	Minnesota	Army
Ralls, G. A., Jr.	Houston	Texas	Army
Raper, E. E.	Washington	D. C.	Army
Renaker, R. E.	Cynthiana	Kentucky	Navy
Riggs, J. D.	Washington	D. C.	Army
Robbins, H. M.	Bemidji	Minnesota	Army
Robbins, J. W.	Wichita Falls	Texas	Army
Rowley, E. B.	Long Beach	California	Army
Sheehan, C. C.	St. Paul	Minnesota	Army
Sinclair, C. S.	Marion	North Carolina	Army
Stennes, George	St. Paul	Minnesota	Army
Sturgeon, E. C., Jr.	Dodge City	Kansas	Navy
Villari, L. P.	Cincinnati	Ohio	Army
Waddell, Mathews C.	St. Paul	Minnesota	Navy
Weibel, Rodney	St. Paul	Minnesota	Army
Weide, Roman	St. Paul	Minnesota	Army
Westergren, Lyle G.	St. Paul	Minnesota	Army
Weston, J. B.	Florence	South Carolina	Army
Zillafro, J. A.	Weslaco	Texas	Army



Service to society has led them to greater service in the Armed Forces of our country. We know they will acquit themselves with honor and we pray for their speedy return.

In the American consciousness there is developing a strong belief that man is given his position in life, not as an opportunity to wield power, nor to seek fame and riches, but as a means of being honorably occupied in the service of his fellow men.

One of the prime purposes of the N. A. L. U. is to dignify your occupation as a servant to society. It is a concept that augurs well for the world of the future.

We express our debt to those found on honor rolls and our thanks and congratulations to those who continue the less spectacular though equally important service to society as active underwriters.

## THE MINNESOTA MUTUAL

### LIFE INSURANCE COMPANY OF SAINT PAUL